

DECEMBER, 1913

G D A

American Penman

THE A. N. PALMER COMPANY
PUBLISHERS
30 IRVING PLACE NEW YORK

Bartow

Muscular Movement Writing Supplies

PAPER

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The A. N. PALMER CO.

Cedar Rapids, Iowa
32 S. Wabash Ave., Chicago

30 Irving Place, New York
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NEW WORLD'S RECORDS IN TYPEWRITING

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At the Business Show in the 69th Regiment Armory, October 21, 1913, Miss Margaret B. Owen won the World's Typewriting Championship, writing at the rate of 125 net words a minute for one hour, and breaking the former World's Record by eight net words a minute. Miss Owen also won the World's One Minute Championship, writing 129 words in one minute without an error.

Miss Owen is a Balanced Hand Typist

Read her opinion of "A Practical Course in Touch Typewriting."

"Touch Typewriting can be more easily and quickly acquired by going from the outside keys toward the center. It is the natural method of learning the keyboard, and prevents the beginner from being inaccurate. I recommend Mr. Charles E. Smith's 'Practical Course in Touch Typewriting' as the best typewriting text-book for those who wish to become rapid, accurate touch typists."—*Margaret B. Owen, World's Champion.*

Mr. Thomas J. Ehrich won the World's Amateur Championship, writing for thirty minutes at the rate of 112 net words a minute.

Mr. Ehrich is a Balanced Hand Typist

Miss Sarah Rosenberg won the New York City Championship, writing at the rate of 82 net words a minute for fifteen minutes. In the World's School Championship Miss Rosenberg made but five errors, which establishes a new record for accuracy in this event.

Miss Rosenberg is a Balanced Hand Typist

At the Business Show held at the Coliseum in Chicago, on September 9th last, Miss Bessie Friedman won the open event, writing at the rate of 118 net words a minute for thirty minutes, breaking all previous world's records for thirty minutes in competition.

Miss Friedman is a Balanced Hand Typist

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From the Outside Keys Toward the Centre

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The American Penman
30 Irving Place New YorkWhat Is Well Done Is
Done Soon Enough—*Du Bartas.*

A very large number of those that take up shorthand think it can be mastered in a short time and without serious effort. The promoters of many so-called "systems" of shorthand knowingly panders to this mistaken notion and describe their systems as being so "easy," "quick," or "simple," that they can be mastered in a few days, or, at most, in a few weeks.

Benn Pitman Phonography

does not belong to this class. Its mastery is not a matter of a few days or a few weeks. It requires some months of earnest, laborious application, but when it is mastered it is the most efficient of all shorthand tools.

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Benn Pitman Phonography is published by

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JEROME B. HOWARD, *President.*Touch Typewriting Made Easy
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Are you entirely satisfied with the results obtained in your Typewriting Department? Why not make your department a genuine touch department.

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250 styles Pens

The American Penman

Entered as second class matter, October 8, 1912, at the post office at New York, N. Y., under the Act of Congress of March 3, 1879.

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Changes in Address

SUBSCRIBERS DESIRING TO HAVE THEIR ADDRESSES CHANGED MUST WRITE US NOT LATER THAN THE TENTH OF THE MONTH PRECEDING THE MONTH OF ISSUE, AND IT IS ABSOLUTELY NECESSARY THAT THE FORMER AS WELL AS THE PRESENT ADDRESS BE GIVEN. UNLESS SUBSCRIBERS CONFORM TO THIS SIMPLE REQUEST THEY CANNOT BE SERVED PROMPTLY.

How Many Bushels in a Corn Crib?

County Superintendent N. A. Young, of St. Louis County, Wis., with headquarters at Duluth, believes that the old time methods of teaching spelling and arithmetic were better than the present methods. He believes that mental arithmetic drills should be a more important feature of school work. In an interview printed in the Duluth *New Tribune*, he said in part:

"The rudiments of arithmetic, adding, subtracting, multiplying and dividing should be firmly impressed upon a pupil's mind. Some of the other features of this work are easily forgotten.

"I recently had occasion to speak to a prominent business man about this, and he said he could remember nearly everything he learned in arithmetic. He volunteered to answer some questions I put to him.

"I asked him how many bushels of corn in a crib 10 feet long, 10 feet high and 10 feet wide; how he would set about to get the computation of the area of a circle;

how he would do a problem in longitude and time, and extract the square root of a number? He couldn't answer any of them, yet his entire business was founded on his ability to add, multiply, divide and subtract."

We are inclined to suspect that the business man who was tested by Superintendent Young was not exceptionally ignorant. But the incident should be of value to readers of the PENMAN.

The Conservation of Health

Cause of Impaired Eyesight

Hundreds of thousands of dollars are being spent each year by various public school systems of the country in efforts to conserve the health and vision of pupils. In all educational processes we must work from cause to effect and from effect back to cause. If pupils sit in unhealthy postures when doing their written tasks, if their eyes are so close to the paper as to impair the eyesight, it is self-evident that the cause is either a system of writing that does not encourage or even permit good posture, or ignorant teaching of a system that might bring about satisfactory results in the hands of teachers who understand it. Above everything else the conservation of health seems of the utmost importance.

Finger Movements and Unhealthy Posture

In former years when writing was taught mainly through copybooks, emphasis was frequently placed upon good posture, but irrespective of this fact, pupils did not and probably could not maintain healthful posture while writing because of the fact that they had not been taught how to develop and use the muscular movement. Finger movement and unhealthy posture are synonymous. They are linked together in an indissoluble chain.

Sitting Upright

Muscular movement writing employs a set of muscles which can not be used to any advantage in poor posture. Indeed, muscular movement is the only system of writing which compels healthful posture. It is physically impossible for pupils to write with the muscular movement unless they sit in upright positions with their spinal columns reasonably straight, their right arms well out from the sides with right turns at the elbows, and with their eyes far enough from the paper for safety.

Cramped Elbows

This is susceptible of proof in any school-room in the United States. Find any class of pupils who bend over their writing until their eyes are within from four to six inches of the paper, and it will be seen that they have formed acute angles at the right elbows and have thus cramped the muscles to such an extent that muscular movement writing is a physical impossibility.

On the other hand find any class of pupils who use muscular movement automatically in all of their written work, and a study of their backs will indicate at once that they are sitting in healthful postures. A study of their right arms will show that they are resting on the large muscle near the elbow, and that their right arms are well out from the sides, that there are only two points of contact, viz., the large muscle near the elbow and the third and fourth fingers.



Business Writing



By F. O. Pinks

FOURTH OF A SERIES OF SEVEN MONTHLY ARTICLES

INSTRUCTION 61

Drill 90. These words are here given for additional drill in the three fundamental principles upon which depend to a large extent the three requisites, legibility, speed, and ease of execution. These principles are: making the down lines nearly straight and on the same slant, and the use of sufficient under motion or over motion, as may be required. Even a greater use of these motions than is found in the copies of this course is permissible and, in my opinion, desirable. I make this statement for the reason that such a style of writing will retain its legibility to a far greater extent, when, in after years, the stress and rush of business makes a high rate of speed imperative, than will an angular style requiring more or less jerkiness of motion. Remember, too, that when those "after years" come, you will cease to take an active interest in penmanship, and will use automatically the style of writing that your present practice makes habitual. You should therefore develop now a handwriting that is legible without any conscious effort on your part to make it so, rather than one that is readily readable only when written with thoughtful care. Such a complete mastery of the motions above referred to that they will be used unconsciously wherever required, will do much toward bringing about this enviable result.

Write fifteen lines of each word in this lesson, making three lines, or a little more, to the minute.

INSTRUCTION 62

Drill 91. Guard against getting too much curve in the main down line of W—especially as it nears the base line. Avoid much retrace at this point by getting a little under motion in the up line following; make the second down line nearly straight—using just a slight curve to the right, and

finish with a graceful over motion line that is much shorter than either of the other parts. In the first part of the letter, make a slight pause at the base line to avoid loop. Use curved lines so the W will not be too wide.

INSTRUCTION 63

Drill 92. As the first part of Z is like the first stroke in W, you will find it quite easy provided you remember to pull the down lines toward the center of the body to insure making both parts of the letter on the same slant.

As the W in Lesson 62 requires pauses which hurried or careless persons are likely to disregard, many prefer the kind given in this lesson for the reason that no such pauses are necessary. Notice that the initial stroke is quite short, and that the two main up lines are made with lots of under motion. This last keeps the letter of proper width and insures round turns at the base. Like the initial stroke, the finishing one should be short and well curved.

In making the r's in Warren, remember to use a push-pull motion so there will be an exact retrace in the lower part, and to get a drop motion after each one.

INSTRUCTION 64

Drill 93. Small d is a combination of a and l, although the loop in d is only two spaces in height, while that in l is three spaces high. Start the a part with a down line, and slow up a trifle as the down line in loop nears the base. Count 1-2 for each letter, and make from sixty-five to seventy a minute.

Drill 94. Write these words at the rate of twenty or more a minute. Finish final d with a drop line that extends slightly below the base, as in word "maid," or with the customary up line, as you prefer.

ILLUSTRATION 61

90
tannin tannin tannin tannin tan
maim maim maim maim maim m
train train train train train tr
women women women women wo
lace lace lace lace lace lace lace

ILLUSTRATION 62

91
MMMMM W W W W W W W W W
W W W W W W W W W W W W W
Winner Winner Winner Winner W

INSTRUCTION 65

Drill 95. f is a combination of l and the lower loop in q. The upper part is three spaces long, while the lower part extends only two spaces below the base line. A slight extension of the fingers is permissible in going around top of upper loop, but the remainder of the letter should be made with a pure muscular movement. It will be easier to keep the main down line straight if the initial stroke contains sufficient under motion. Keep the two parts of equal width, and go around the lower loop rapidly to guard against making an angular turn

INSTRUCTION 66

Drill 96. Make six revolutions with the direct motion, and without lifting the pen or slackening the speed, change to the indirect motion and make six revolutions. To keep the two ovals the same size and on the same slant requires considerable skill, for it requires on a large scale the kind of motion needed between little letters when the last one is started with an over motion.

INSTRUCTION 67

Drill 97. Start capital I in such a way that a line drawn through the upper loop the long way will be on the main slant. Don't push the initial line directly out the sleeve; shove it from the body. The style of I used in "Irving" is now preferred almost universally, for the reason that the finishing stroke is of such a nature that it may be joined to any following letter. Keep the two loops of equal width, and come to a full stop at the extreme left so the angle will be sharp.

INSTRUCTION 68

Drill 98. As this drill, if practiced persistently, will overcome a fault in capital J that most pupils indulge, you are urged to make a half page of it. Make the retrace oval with indirect motion. Most pupils make the top part of j on a back-hand slant, and then, to hold averages good, slant the lower part too much, thereby distorting the letter until it is most unsightly. The second exercise in this drill will help to overcome the tendency.

Drill 99. Use indirect motion in oval, and count for an oval and a J, 1, 2, 3, 4, 5, 6—1, 2, consuming no more time between counts 6 and 1 than between counts 5 and 6. Without checking the speed, lift pen from paper on count six, swinging it in a circle over space where J is to be placed.

letting it strike paper again without stopping as it passes point where J begins.

Drill 100. Make top of J twice as wide as bottom and one full space longer. Count on up lines, 1-2 for each letter, and do not check motion between letters, either at ending on one or at beginning of next. In other words, use the same principle described in lesson on capital A's.

INSTRUCTION 69

Drill 101. In making first part of capital B, which is just like small j, keep the down line straight, and guard against letting the two up lines touch each other. Finish the letter with enough speed to insure symmetry, making the little loop in such a way that its diameter the long way will be horizontal. Let the pen pass the ending point of letter at full speed, lifting it from paper as it passes this point. Count 1, 2, 3, 4, for each letter.

INSTRUCTION 70

Drill 102. Start and finish capital D with the same kinds of motion used in starting and finishing capital O. After making little loop at bottom be sure to drop back down to base line before starting up.

INSTRUCTION 71

Drill 103. Make the alphabet complete, as in copy, without repeating any letter on which you "fall down." Then make several lines of the one that is most inaccurate and ill-formed to bring its perfection up to your standard, and again make alphabet complete. Continue this process until, like the Wonderful One Hoss Shay, there are no weakest points. Work for uniform size, slant, spacing, etc., and for those strong, graceful lines that are the result only of a relaxed and rapid movement that is under good control.

INSTRUCTION 72

Drill 104. We can oftimes decipher words and parts of words that are wholly illegible by means of others that are, or, in other words, by context; but we have recourse to no such aid in solving the puzzle that unreadable figures produce. for, unlike letters in words and words in sentences, they have no logical sequence, or dependence upon each other. Each figure, then, depends upon its own accuracy for legibility. And as an employer's heart usually hovers in the vicinity of his pocketbook, it behooves you to learn to make them so well that any mistake in reading them will be a blunder on the part of some one else.

ILLUSTRATION 63

⁹² M M M M M Z Z Z Z Z Z Z Z Z Z Z Z Z Z Z
Zanesville Zimmerman Zanerian Z
W W W W W W W W W W W W W W W W W W W
Warren Warren Warren Warren W

ILLUSTRATION 64

⁹³ a a a a a l l l l l d d d d d d d d d d d d d d d
d
⁹⁴ dame dame dame dame dame dame
maid maid maid maid maid maid

Mr. Pinks—Continued

One cause of confusion comes from making them too large, especially if they are to be placed in a circumscribed space. Do not let them touch each other, or any line of the inclosure except, of course, the base line.

In making figure 1 do not let the pen touch the paper until it starts down; otherwise it may place a hook on top that will make it resemble a poorly made 7. End it abruptly at the base line and keep it short. Figure 2 may be made either like a miniature capital Q, or with the angular, straight line finish, as in third line of this lesson. The latter style is preferable for the reason that it is more rapid and more easily made. Start either with a small loop or with a very short check mark, and slant the last line up.

INSTRUCTION 73

Drill 105. Make at least a page of this lesson, giving especial attention to the preliminary exercises. Do not stop abruptly at end of finishing stroke; under full speed, lift pen from paper as it passes point where figure should end. Notice that it ends well to the left.

INSTRUCTION 74

Drill 106. Pull first line in 4 nearly to base line; make a sharp angle between this and the second stroke by making the latter with a slight over motion, and you may put a slight left curve in finishing stroke, and also make it a trifle higher than the other part. This last, however, is optional.

INSTRUCTION 75

Drill 107. Finish 5 with same swing used in finishing 3. Make last line straight and horizontal, and join it to other part of figure. Most persons spoil the looks of 5 by using a dot for the top, and placing it anywhere within an inch to the right.

INSTRUCTION 76

Drill 108. Notice that 6 is higher than other figures, that the first line is nearly straight, and that the short finishing line is curved down so that the diameter of the little loop the long way is parallel with the main down line. Do not make this finishing stroke so long that it crosses the base line.

INSTRUCTION 76

Drill 109. Make 7 as seen in copy, starting with a short down line, going from bottom of this to the right with a compound curve, and finishing with a straight, or nearly straight, stroke that extends below the base line; or, if you prefer, simply use two straight lines, one horizontal and the other on the main slant. This last style is much the more practical. In either case let the last line extend below the base.

INSTRUCTION 77.

Drill 110. Make the curved part of the top of 8 first, and finish with a straight line that just touches the point of beginning.

INSTRUCTION 78

Drill 111. As 9 is like the blunt style of g, which you have already practiced, you will doubtless have little trouble with it. Remember to start with a down line and to close it at the top. Some let the part that resembles a rest on the base line, while others prefer to place it slightly above. In either case, let the finishing stroke extend below the base.

INSTRUCTION 79.

Drill 112. No special instructions are needed on this lesson. Compare your work carefully with copy to determine your most conspicuous faults, so that in your next attempt you can work intelligently and consistently for improvement.

ILLUSTRATION 65

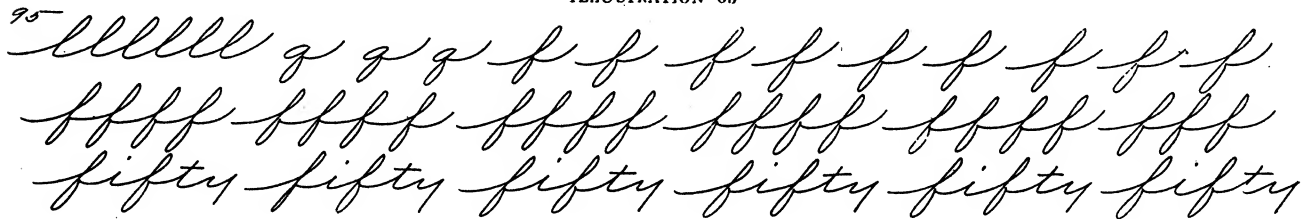


ILLUSTRATION 66



ILLUSTRATION 67

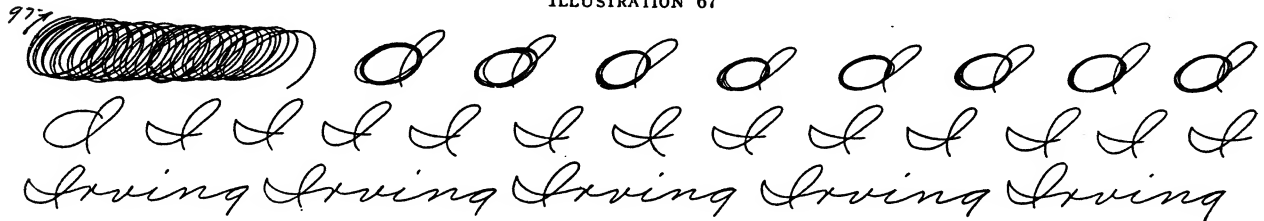


ILLUSTRATION 68

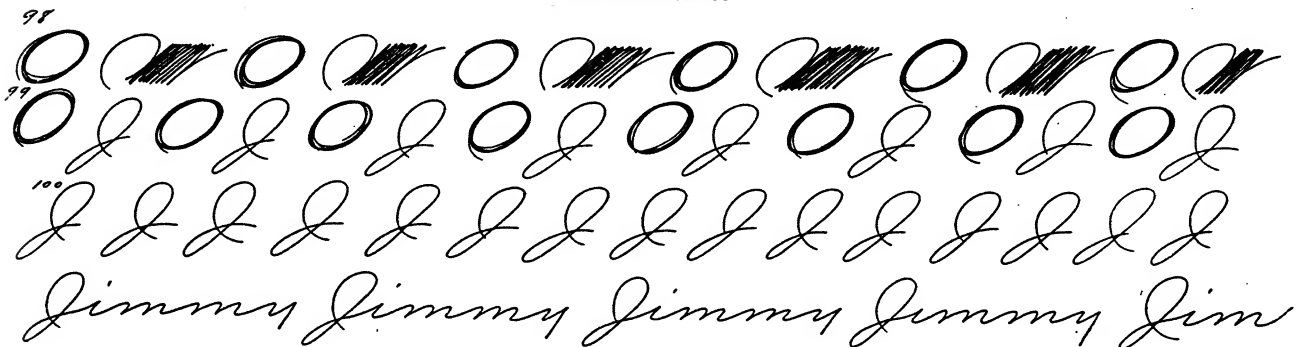


ILLUSTRATION 69

101

H H H H H B B B B B B B B B B
B B B B B B B B B B B B B B
Brainard Brainard Brainard B

ILLUSTRATION 70

102

O D D D D D D D D D D D D D D
Danish Danish Danish Danish Dan.

ILLUSTRATION 71

103

A B C D E F G H I J K L M
N O P Q R S T U V W X Y Z

ILLUSTRATION 72

104

Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q
1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1

ILLUSTRATION 73

105

3
1 2 3 1 2 3 1 2 3 1 2 3 1 2 3 1 2 3 1 2 3 1 2 3 1 2 3 1 2 3 1 2 3 1 2 3 1 2 3 1 2 3 1

ILLUSTRATION 74

106

4
1 2 3 4 1 2 3 4 1 2 3 4 1 2 3 4 1 2 3 4 1 2 3 4 1 2 3 4 1 2 3 4 1 2 3 4 1 2 3 4 1 2 3 4 1 2 3 4 1 2 3 4 1 2 3 4 1

ILLUSTRATION 75

107

5
1 2 3 4 5 1 2 3 4 5 1 2 3 4 5 1 2 3 4 5 1 2 3 4 5 1 2 3 4 5 1 2 3 4 5 1 2 3 4 5 1 2 3 4 5 1 2 3 4 5

108

6
1 2 3 4 5 6 1 2 3 4 5 6 1 2 3 4 5 6 1 2 3 4 5 6 1 2 3 4 5 6 1 2 3 4 5 6 1 2 3 4 5 6 1 2 3 4 5 6 1 2 3

The American Penman.

Mr. Pinks—Continued

ILLUSTRATION 76

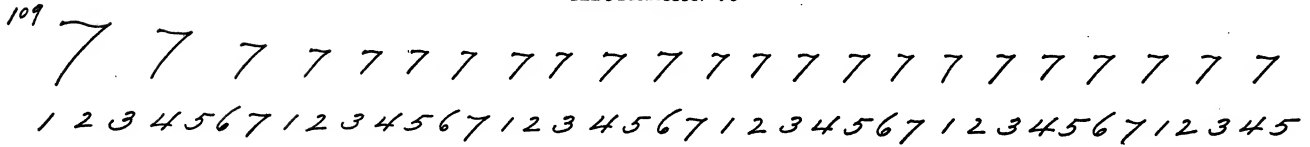


ILLUSTRATION 77

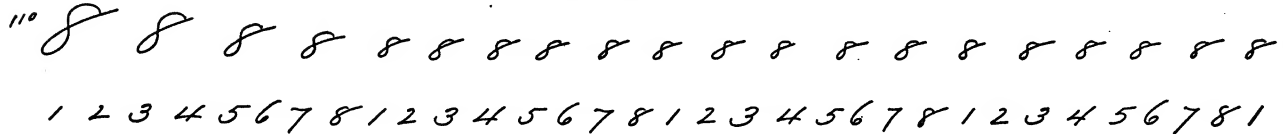


ILLUSTRATION 78

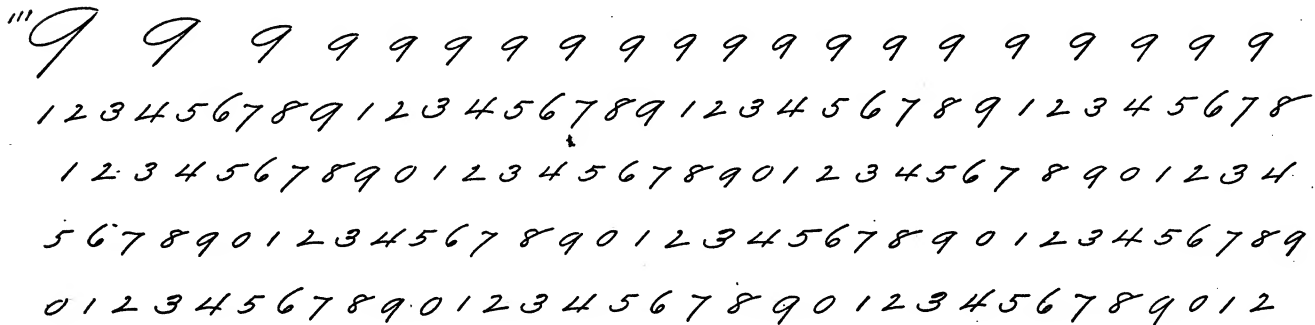
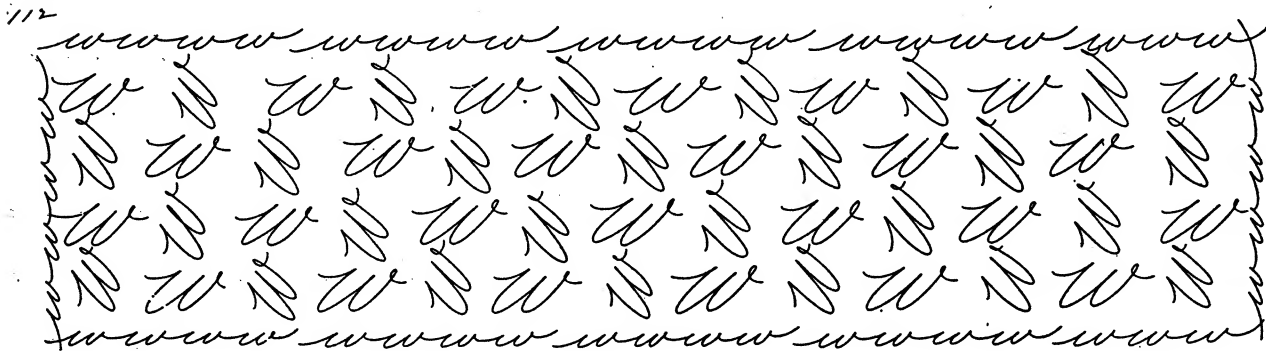


ILLUSTRATION 79



Muscular Movement from the Start in the Utah Public Schools

A new course of study in pamphlet form has been issued by the State Board of Education of Utah, and in commenting upon this course of study, the *Salt Lake Deseret News*, of August 30, quotes from the course of study:

"The writing section proposes a complete change—a revolution. It proposes to teach the penman's movement from the very first, and aims at ease and speed before trying to secure beauty of form. The vertical writing is abandoned as a system, and the slant hand of the penmen and business writers is substituted. Teaching the correct movement from the first is justified by this line of argument."

The following is from the course of study: "Without this movement no one has ever been known to become an easy, tireless, rapid writer. Though untold millions have wasted a portion of their lives in trying to acquire a good, legible and easy handwriting in some other way, no sooner does anyone

have to do a deal of writing and to do it quickly, than he must either learn the essentials of good movement and then practically learn to write anew, or his hand degenerates into a scrawl. On the other hand if a person once acquires the movement in writing he never abandons it for any other method nor does he forget it. He may scribble and write at the utmost speed for days at a stretch, say as a newspaper reporter, and for years may have little or no occasion to use the penman style of making perfect letters or doing any sort of artistic work with the pen. Yet he does not lose the power to write well. A little practice suffices to restore the penman's lines, and a rapid, elegant handwriting is always at hand for one who has learned it in the right way.

"For these reasons the teacher in the public school is urged to acquire and to teach this method and to teach no other. It will be harder at first to do so, but it will pay so well in the end that no temporary sacrifice should be considered too great for the accomplishment of a result so useful, so practical and so permanent."

Supplementary Copies by Guy R. Newberry, Wichita, (Kans.) Business College.

\$3000. Meridian, Miss., Mar 5, -13.
On demand I promise to pay
Milan, Means & Malone or order
Three thousand dollars, value
received, with interest at six per
cent.

Lane Kingman & Co

Minneapolis, Minn., Mar. 28, 13
Mead Motor Co.,
St Paul, Minn.
Gentlemen: Please give me your lowest
prices on motors.
Yours, very truly,
James J. Merrimann

Memphis, Tenn., Sept. 9, -13.
Metropolitan Business College
Chicago, Ill.
Gentlemen Please send me your catalog
Sincerely yours,
Ernest Blanchard

Business English

By Josephine Turck Baker
Evanston, Ill.
Author of "The Correct Word"
and other text books

Correct Forms for Business Letters

FIRST ARTICLE

ESSENTIAL Parts of a Letter—

1. The HEADING.
2. The INTRODUCTION.
3. The BODY OF THE LETTER.
4. The CONCLUSION.
5. The SUPERScription.

Definition of Terms

The heading of a letter consists of the name of the place at which the letter is written, and the date when it is written.

The introduction of a letter consists of the address of the person to whom the letter is written, and the salutation.

The body of a letter is that which contains the written communication.

The conclusion of a letter consists of the complimentary close and the signature.

The superscription of a letter is the address on the envelope.

MODEL

MILWAUKEE, Wis., October 15, 1908.
MESSRS. GOULD & LINCOLN,
Madison, Wis.

GENTLEMEN:

Your letter of the 12th inst., inclosing check of \$25.00 in full payment of your account, is received.

Thanking you for your promptness in remitting, and hoping to receive further orders from you, we are
Very truly yours,

A. L. JOHNSON & Co.

NOTES ON MODEL LETTER

THE HEADING

The name of the town is not abbreviated, and is followed by a comma.

The name of the state is abbreviated, and is followed by a period and a comma.

The name of the month may or may not be abbreviated. When it is abbreviated, it is followed by a period; otherwise, it is not punctuated.

The day of the month is followed by a comma.

The date of the year are followed by a period.

THE INTRODUCTION

Note that *Messrs.* is followed by a period, it being an abbreviation of *Messieurs* (gentlemen).

Note that the name of the firm "Messrs. Gould & Lincoln" is followed by a comma.

Note that "Madison" is followed by a comma.

Note that "Wisconsin" is abbreviated and followed by a period. Compare this with the marks of punctuation in the address above.

Note that "Gentlemen" is followed by a colon; note also its position.

THE BODY OF THE LETTER

Note that the form "th" is used in the body of the letter, but not in the heading. It is not necessary to use the forms 1st, 2d, 3d, 10th, 15th, 22d when the name of the month is

given, the present tendency being to omit them. When employed without the name of the month, they should not be followed by a period, as they are not abbreviations.

Note that we write *2d*, *3d*, and not *2nd*, *3rd*.

Note that "inst." is followed by a period, as it is an abbreviation.

Note the comma after "you."

Usage varies as to the comma after "are," the present tendency being in favor of its omission.

THE CONCLUSION

Note that neither "truly" nor "yours" is capitalized.

Note the comma after "yours."

Models for the Heading of Business Letters

Note.—The heading should contain the full postal address of the writer. When long, it should be written on three lines; if not very long, it may be written either on two or three lines; when short, on one or two lines.

MODEL 1.

1201 Massachusetts Avenue,
Boston, Mass.,
October 15, 1908.

MODEL 2.

201 Summit Ave., Boston, Mass., or 201 Summit Avenue,
October 15, 1908. Boston, Mass.,
October 15, 1908.

MODEL 3.

Kewanee, Ill., or Kewanee, Ill., Oct. 15, 1908.
October 15, 1908.

Note.—If the number of post-office box is necessary, the following is used:
Box 554, or Box 554, Avondale, Mass.,
Avondale, Mass., October 15, 1908.

If the name of the county is necessary, the following is used:
Monroe, Green Co., Wis.,
October 15, 1908.

NOTES

1. The number of a street is indicated in figures; the street itself when expressed in numbers is written in figures if the number is large; if small (less than one hundred) the number is written in full; as, 1210 151st Street (or St.); 1201 Fifty-first Street (or St.).

2. A part of the heading should not be used at the beginning of the letter and the rest at the close. The following is objectionable:

Boston, Mass.

* * * * *

Yours very truly,
John Brown,

1201 Summit Ave.

3. The name of the town should never be abbreviated. The name of the state is generally abbreviated unless short; thus: such states as Maine, Ohio, should be written in full.

4. The date should be represented by words, not by figures; thus: October (or Oct.) 15, 1908, not 10—15—08.

5. When the heading consists of more than one line, the date should be placed on a separate line as in the headings above; the following is incorrect:

201 Summit Ave.,
Boston, Mass., Oct. 15, 1908.



Body Writing by Francis B. Courtney

Detroit, Mich. Nov. 5.

Miss Mary Farnsworth,

Flint, Mich.

Dear Miss Farnsworth, - Do you wish to be independent? We offer you a course that is a short cut to success, a line of work that gives you a prominent place in the business world and makes you thoroughly independent.

Stenographers associate with bright and cultured people; they are in touch with the intellectual part of business life, and the experience is interesting and helpful. This is a good time to begin. In a short time you will be making money, independent and happy.

Yours very truly,

F. A. Burlington.

Unless there is a desire to advance - a desire to accomplish the things that are really worth while, there can be no success.

A man to increase his compensation, must increase his value, to increase his value he must increase his capacity; to increase his capacity he must have a desire to do the things that count - the things worthy of aspiration.

Choosing an Occupation in the Commercial Field

By C. L. Chamberlin, Osseo, Michigan—FOURTH ARTICLE

The Correspondent and the Office Salesman

THE correspondence of all large houses doing a national business is of such a volume that it must be carefully classified in order to secure successful results. While some concerns divide the incoming mail, sending all letters to the department heads most concerned by their contents, many others collect the letters and give them to one man or department for first consideration. This man or department dictates the replies, including the headings and general matter for the letters that require the attention of other officials. The inquiries are sent around and replies collected and sent out from the one office. Smaller houses employ one man as correspondent, whose duty it is to dictate these letters, but in many cases ten or more of these men are employed. A large Chicago mail order house recently advertised for six young college men with special training in English to fill positions in the correspondent's office merely to answer complaints regarding orders in which mistakes had occurred or where dissatisfaction had occurred from other causes. This house wished to hire young college men with no special experience and to train them in the demands of their business.

Letters are used in modern business in many ways. Sales letters seek to instil a desire to buy the articles featured. Other letters feature certain articles and seek new retailers or salesmen for them. Others answer inquiries obtained from advertisements and conduct the usual, general correspondence of the house. Collections are made largely by letter, and special aptitude for reaching and affecting human nature is needed by the writers of such letters. In many cases where a fully prepared legal contract is not desirable, letters of agreement are exchanged with the same results. Complaints are answered and all trouble avoided which might otherwise result in suits or the loss of valuable customers at the least. These are the duties of the persons who fill positions as correspondents for a large house doing a heavy mail trade.

How Office Correspondents Are Selected

The ranks of the correspondents are filled in two ways. First, houses maintaining a large force of correspondents, such as the mail order establishment mentioned above, often prefer to secure promising young men and women of high education and train them to meet the special requirements of the business in which they engage. They prefer to train these persons who have no previously acquired notions to uproot before the ideas this house has found most useful can be explained. Every house of size and importance has a certain policy which it maintains with the public regardless of the methods of others and this it wishes its writers to know and use. Men who come into the business at the bottom remain, and are advanced as they show increasing ability to perform the duties asked of them. Any young man possessing a command of English and some general business knowledge stands a chance to enter the department of correspondence in this way.

The second method of selecting a correspondent is to choose a stenographer who has shown special ability in the composition of letters without being obliged to take full dictation. Stenographers have special opportunity to acquire the knowledge needed for the position of correspondent, for they spend much time in taking dictations of letters and thus get an excellent idea of the kind of replies the house makes. The office or position of correspondent is one of the prizes that await the experienced stenographer. Usually an official who dictates to a well trained stenographer gradually leaves certain portions to be answered by that stenographer without writing out dictations but rather from a knowledge of what the firm's policy always is under such circumstances.

Salaries depend upon the size and importance of the business, and the ability of the correspondent to handle inquiries, to compose letters that satisfy complainants, and to make sales. They often run from \$15, the wage of an ordinary stenographer, to \$25, \$35 and even \$50. Those who prepare extensive sales systems, follow up letters and the like that

sell large amounts of goods direct often receive a salary similar to the advertising men who secure similar results.

The Office Salesman and His Work

A position which is an outgrowth of the past decade or less, and which affords employment for the highest and best sales talent is that known as Office Salesman. It is not the correspondent, although his business is to dictate letter copy. It is not the advertising manager, although his productions sell goods in large quantities. It is not the sales manager, although his express duty is to sell goods. The office salesman plans and conducts direct mail campaigns in which the policy is to sell direct to prospects whose names are obtained by advertising or otherwise. The business is carried on by letters exclusively, no traveling salesmen being employed. One man and an office assistant to take dictations and operate a multigraph or other quick printing machine imitating the work of the typewriter has been known to sell goods the value of which ran into hundreds of thousands annually.

Briefly described, the work of the office salesman is to prepare letters for soliciting orders, for answering inquiries and for following up the inquiries received. When the name of a suitable customer is obtained a letter is sent showing the prospect's need for the article offered and naming some of the special advantages afforded by its use. One or two pieces of printed matter are attached or enclosed, but no attempt is made to send an envelope stuffed full of printing as some houses do.

The successful office salesman knows that until some interest has been aroused a man will not read a great deal on any subject. Some go to the extreme of sending a one-page letter in which the essentials of the proposition are explained while on the back of the same sheet there is a brief printed description, perhaps a small cut and two or three unusually strong testimonials. A card directed to the sender with request for further information, prices and terms is enclosed so that the prospect need only add his name and address and mail in order to receive same. The use of stamped card or return envelope and blank sheet is often employed to insure the return or the request that no further correspondence take place. Most people feel a sort of obligation to reply when stamp is furnished, especially when envelope and letter sheet accompanies it. The sender works on the idea that it pays to enclose the stamp if by so doing the request for further information is obtained or the writer disclaims all interest in the subject and asks that no further attention be paid him. Ordinarily if no reply comes from the first communication, the sender continues to follow it by other letters which take up various points until at last the one which interests the receiver is touched upon and the desired request is received. Failing any reply the follow-up series of letters and circulars is all sent at stated intervals after which the name is retired for a time, perhaps a year, perhaps forever if the salesman has no direct knowledge that the prospect is a suitable one to solicit.

In no letter except when replying to a request for printed matter does the salesman enclose more than one or at most two small pieces of matter in addition to his letter and the means of making reply. This letter is enclosed with every communication that leaves the office to a prospect. The letters sent previously rarely cover more than one page, full letter size (about 8 by 11 inches), but after a request for information is received a letter in reply may cover two, three or four pages. Sometimes the typewritten form is followed for giving full information while in other cases a single page letter is sent and information forwarded in printed form. Follow-up letter series may consist of three, five, six, ten, fifteen, twenty or even more letters. The number depends upon the value of the commodity offered, the number of suitable prospects obtainable, and the certainty of the sender's knowledge concerning the suitability of the prospect as a possible buyer. Rarely are more than six letters sent unless a reply is received.

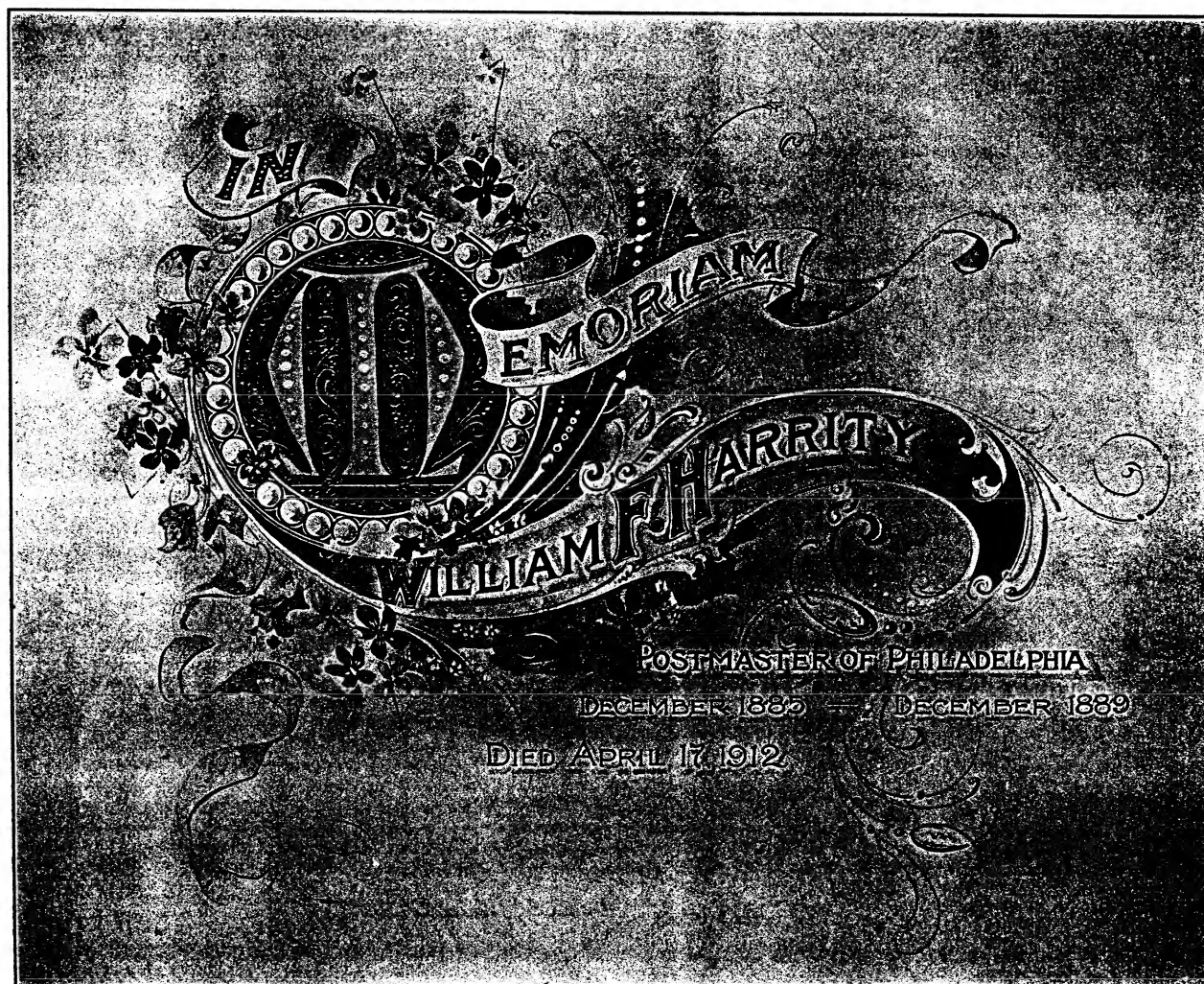
Qualifications and Salaries of Office Salesmen

The qualifications which apply to the correspondent are equally applicable to the office salesman with the additional need for a full knowledge of the principles of salesmanship and human nature in business transactions. The stenographer with an aptitude for selling may develop into a successful office salesman. A traveling salesman who has sold goods to retail merchants as well as specialties direct to the consumer can often make good at office salesmanship provided he has a good command of language and can condense his statements into a few, strong, telling words. An advertising man who handles the advertising for national advertisers, both retail and wholesale, gains experience which helps greatly in preparing him for office salesmanship. Few houses employ more than one head salesman of this kind. He dictates in full his more important letters while many of his best efforts are forms to be printed by the thousand and mailed to a long list of names. Another way in which the office salesman economizes time is to prepare paragraphs which answer the usual inquiries received. These he numbers and the copy for each is pasted in a loose-leaf book. When a letter of inquiry is received the salesman reads it, jots down the numbers of the paragraphs which make reply and passes it on to his typewriter who simply copies out the indicated paragraphs in successive order and prepares the sheet for signature. Although an expert prepares the copy for all forms and the more important single letters, the ordinary replies and discussions of terms, uses, etc., which follow the arousing of interest

usually goes to the regular correspondent or to a well-trained stenographer who conducts the correspondence without taking dictations. Many houses have a large number of paragraphs prepared in a loose-leaf book from which the correspondent selects those that best apply, adds the matter not contained in them and thus composes a letter which is virtually the work of the expert office salesman.

Salaries paid these office salesmen are good, and of course are in proportion to the size of the house and the amount and importance of its business. The young man who has a special genius for putting strong, telling sales statements into a few well-marked words should cultivate this ability for there is anything from \$30 to \$200 per week back of it. Of course the young man just out of business college cannot expect to fill a \$200 per week position, but if he possesses fair education, some skill in words, experience in salesmanship in person, he may feel that it is not beyond his ambition to strive for such position. Here the freelance can find opportunities among the smaller mail houses, retail or wholesale, for which he may exercise his talent in salesmanship on paper in the construction of letters, single, in series or in the preparation of the paragraph reply books from which the lower salaried correspondent or head stenographer employed by the house may compose strong, successful letters. Taking everything into consideration, the position of correspondent or office salesman affords one of the most remunerative opportunities open to the young man or woman seeking a successful business career.

Engrossing of Album Title Page by S. D. Holt, Philadelphia, Pa.—No. 1





By A. F. Jaksha, of L. C. Smith & Bros., Portland, Ore.—FOURTH ARTICLE

ILLUSTRATION 20

As soon as you are able to write a good muscular movement hand you should practice on small writing. Bookkeepers are required to write small and sometimes quite compact in order to get a certain amount of explanation in a small space. The following shipping order and bill are good ones for this kind of practice.

THE AMERICAN PENMAN

Subscriptions Begin <i>Sept</i>	First Issues Sent <i>9-10-13</i>	B-L Sent <i>9-10-13</i>
Date Shipped <i>9-10-13</i>	Shipped by <i>A.F.J.</i>	Filed <i>9-10-13</i>
Checked by <i>A.F.J.</i>	Packed by <i>A.F.J.</i>	Book Order No. <i>1147 A</i>

SHIPPING ORDER

738

New York City, N. Y., *September 10, 1913.*
Sold to *Modern Business School,*
Commercialville, U.S.A.

QUANTITY	DESCRIPTION	PRICE	TOTAL
<i>2</i>	<i>subscriptions to The American Penman</i>	<i>\$1.00</i>	<i>\$2.00</i>
<i>12</i>	<i>copies Palmer's Penmanship Budget</i>	<i>.40</i>	<i>4.80</i>
<i>1</i>	<i>copy Art Penmanship</i>	<i>.50</i>	<i>.50</i>
<i>1</i>	<i>Portfolio of Ornate Penmanship</i>	<i>.25</i>	<i>.25</i>
			<i>\$7.55</i>



Published by the A. N. PALMER COMPANY
30 Irving Place, New York

Terms Net Cash

738
New York City, N. Y., *September 10 1913*
Sold to *Modern Business School*
Commercialville, U.S.A.

QUANTITY	DESCRIPTION	PRICE	TOTAL
<i>1</i>	<i>copy of The Dennis Book - regular edition</i>	<i>\$2.00</i>	
<i>1</i>	<i>copy of Questioned Documents</i>	<i>5.00</i>	
<i>1</i>	<i>Bound Volume of The American Penman</i> <i>Year 1912-1913. - half leather</i>	<i>3.00</i>	
<i>1</i>	<i>copy of Correct English</i>	<i>.60</i>	<i>\$10.60</i>

ILLUSTRATION 21

A journal entry should be as short as possible, yet at the same time a full explanation should be made. Explanations should be given intelligently so that, should you have occasion to refer to an entry a year or so after same was made you will know at a glance just what it means.

Journal Jan. 31, 1913.

L.F.					
18	Postage	Amounts ex-	19 00		
21	Expense	pended, during	10 00		
46	Freight & Cartage	month, from	17 40		
62	Repairs	cash drawer	1 60		
5	Petty Cash				48 00
46	Freight & Cartage	Amount paid on	1 20		
102	J.M. Nolan	1 typewriter - same			1 20
		to apply on his ac			
54	Supplies	1 Ribbon re-	1 00		
109	A.E. Kern & Co.	turned			1 00
21	Expense	Collection chg.	10		
261	Fenny & Thompson	on sight dft.			10
		for \$42.00			
14	Repair Room Equipment	2 chairs	5 00		
10	Ofc. Fur & Fix	transferred to			5 00
		repair room			

ILLUSTRATION 22

In ledger accounts aim to have your figures directly under one another. This will facilitate the adding of the columns and will prevent mistakes in addition. Do not make figures too large. The items on the debit side of this account were posted from the Machine Salesbook, Salesbook and Check Register. This in explanation of the initials, "M. S.," "S" and "C. R."

R.C. Watkins & Co 426 Broadway, City

1913							
Jan 21	M.S.	42	1 05 00	Jan 21	M.S.	42	45 00
Mar 17	S	167	1 00	" 21	C	7	15 00
Apr 14	"	196	4 50	Feb 20	"	16	10 00
May 28	C.R.	21	10 00	Mar 24	"	39	11 00
June 9	S	201	1 55	Apr 22	"	57	14 50
Aug 15	M.S.	64	7 50	July 21	"	78	46 55
				Sept 10	J	56	5 00

Send me some of your best work for criticism, enclosing a two-cent stamp for return postage. I will go over this carefully and return to you criticised in red ink. Address me at 1399 Union Ave. North, Portland, Ore.

Arithmetic and Rapid Calculation

By H. Winfield Wright, LL.B.

Strayer's Business College
Philadelphia, Pa.

Bank Discount



AS almost all of the states have adopted the Negotiable Instruments Act, it is now very important to find out whether a note falls due on a holiday or Sunday. Owing to the fact that a calendar is not always right at hand, the following rule for finding which day of the week the note or draft falls due on is given:

Rule: Find the exact number of days from to-day—the day of discount—to the day of maturity. Divide this number of days by 7. Now, if to-day is Tuesday and the exact

number of days to maturity divides evenly, without a remainder, by 7, the due date falls on a Tuesday. If there is a remainder of say, 2, when you divide by 7, the date of maturity falls on a day, 2 days later in the week than Tuesday, or on Thursday. If the remainder is 4, the paper falls nominally due 4 days later than Tuesday, or on Saturday. The negotiable instrument falls legally due, of course, on the following Monday.

Example:—To-day is Wednesday, Sept. 4, 1913. We have just found that a note falls nominally due on October 26. Following the above rule we have—

Solution:—

$30 - 4 = 26$,—the number of days left in September.

$26 + 26 = 52$,—the number of days to October 26, the date of maturity.

$52 \div 7 = 7$ weeks and 3 days.

Seven weeks carry us to a Wednesday. The three extra days carry us three days further along in the week, or to a Saturday. Therefore, the note falls nominally due, Saturday, October 26th, and legally due on Monday, October 28th, Saturday being a legal holiday, wherever the Negotiable Instruments Act has been adopted.

A note falling nominally due on the Saturday before Labor Day would fall legally due on the following Tuesday—three days later. This would also hold true in the case of any of the other holidays falling on Monday, such as: New Year's Day, Lincoln's Birthday, Washington's Birthday, Memorial Day, Independence Day, and Christmas Day.

A table for finding the exact number of days between any two dates is quite generally used by bankers. Below we have reproduced the table in question.

Term of Discount Table

From any day of	TO THE SAME DAY OF THE NEXT											
	Jan.	Feb.	Mch.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
January	365	31	59	90	120	151	181	212	243	273	304	334
February	334	365	28	59	89	120	150	181	212	242	273	303
March	306	337	365	31	61	92	122	153	184	214	245	275
April	275	306	334	365	30	61	91	122	153	183	214	244
May	245	276	304	335	365	31	61	92	123	153	184	214
June	214	245	273	304	334	365	30	61	92	122	153	183
July	184	215	243	274	304	335	365	31	62	92	123	153
August	153	184	212	243	273	304	334	365	31	61	92	122
Sept'ber	122	153	181	212	242	273	303	334	365	30	61	91
October	92	123	151	182	212	243	273	304	335	365	31	61
Nov'ber	61	92	120	151	181	212	242	273	304	334	365	30
Dec'ber	31	62	90	121	151	182	212	243	274	304	335	365

The exact number of days from any day of one month to the corresponding, or some day of another month is the number we find at the intersection of a line extending horizontally from the first month in question, with a line extending vertically downward from the second month mentioned in the proposition. The first month could be the one during which the note or draft was issued, or during which it was discounted. The due date of the paper could fall within the

limits of the second month. Thus the exact number of days from October 14th to December 14th, may be seen at the intersection of the horizontal row in which October is written, with the vertical column, in which December of the month across the top is written. At the intersection of the horizontal and vertical lines mentioned, we find the number 61 days—the result sought. Always trace out the horizontal line first until you reach the proper vertical line or column. Run a finger along the horizontal line and at the same time keep the vertical column under your eye. From December 25th to March 25th we find in the same way to be 90 days. Now suppose we wish to find the exact number of days from October 7th to December 12th. First find the time to December 7th, which, upon glancing at the table, we find to be 61 days. Adding to this number the number of days from December 7th to December 12th. First find the time to December 12th. Again, suppose we wish to find the number of days from December 14th to March 8th. First find the time from December 14th to March 14th. According to the table this is 90 days. But as we only wish to find the exact number of days to March 8th, which is 6 days earlier, we must deduct the extra 6 days from 90 days, which gives us the correct result—84 days.

Solution Aided by Using a Set Form

I have found the scheme outlined below very useful when discounting commercial paper, and also when teaching others the subject. It is so easy to overlook one or more of the factors that, although the subject is comparatively simple, it is very difficult for a class to get uniform results, unless some orderly procedure, or system, is adhered to. The writer has secured very pleasing results by placing the problem, or proposition, before the class in the following manner:

PROPOSITIONS

Date.	Time.	When disctd.	Face.	Rate of Interest
Jan. 1/13	90 days	Tues., Feb. 1	1000	6%

When first explaining the subject of Bank Discounting, I place the proposition on the board. Afterward, when the class has acquired a tolerable degree of proficiency, and is able to solve, to the penny, 5 or 10 problems, similar to the above, in 10 minutes, I have the student rule a sheet, like the above, with the names of the various factors entered at the head of the several columns. The student skips two lines between each proposition as he sets them down from my dictation. He checks off the problems, as he solves them, to guard against confusion.

In all cases, I have the student body solve the problems on a sheet ruled up as follows:

SOLUTIONS

Int.	Amt. of Principal	Nominal Due Date	Legal Due Date	Term of Discount	Discount	Proceeds.
\$15	\$1015	Apr. 1	Apr. 1 Fri.	60 days	\$10.15	\$1004.85

The student simply moves from left to right. He finds it easy to take care of all the factors as they arise and in their logical order and proper sequence. The student should have the tables and forms, given in this number and in my preceding paper, neatly made up and lying before him.

When the subject is first placed before the student, the note or acceptance, which is about to be sold to the bank, should be written out carefully on the board. Drawing it up in favor of Student Mfg. Co., Incorporated, is a good plan. placing the student, as it does, in his proper position as seller

of the paper to the bank. It might be interesting to note that many bankers regard their discount department purely as a selling agent of the bank proper. Why? Because the bank is regarded as selling, for a consideration, the use of, or the privilege of using, its surplus funds to merchants. Other bankers, however, regard the discount department as a purchasing agent. Business men usually regard the transaction as a sale. Have each student feel that he is a stockholder in

the company or corporation. Let the maker be some prominent local merchant to whom Student Mfg. Co., Inc., has sold goods on the customer's note. Draw up a section of the back of the paper showing the indorsement of Student Mfg. Co., Inc. After the discount has been figured, set up the Cash Book entries as the finishing stroke or finale.

This gives the student a comprehensive view of the whole.—the beginning, the body, the end.

By Fred S. Heath, Concord, N. H.

Friend Henning:
I am sending herein the
promised specimens. Hope you may find
them all right.

*Yours truly,
Fred S. Heath.*

Specimen of rapid business writing by W. C. Brownfield. This is the style Mr. Brownfield uses for hurry-up office work, and the kind he teaches to the pupils of the Bowling Green, Ky., Business University.

*Bowling Green, Ky.,
Oct. 15, 1912.*

Dear Mr Palmer, —
I started to
raise a Century Club this
week, but ran by the post.
Enclosed you will find a
list of 105 subscriptions.

*The task has been an
easy one with such a com-
plete Journal, as you are
giving us this year.*

*Hastily,
W. C. Brownfield.*

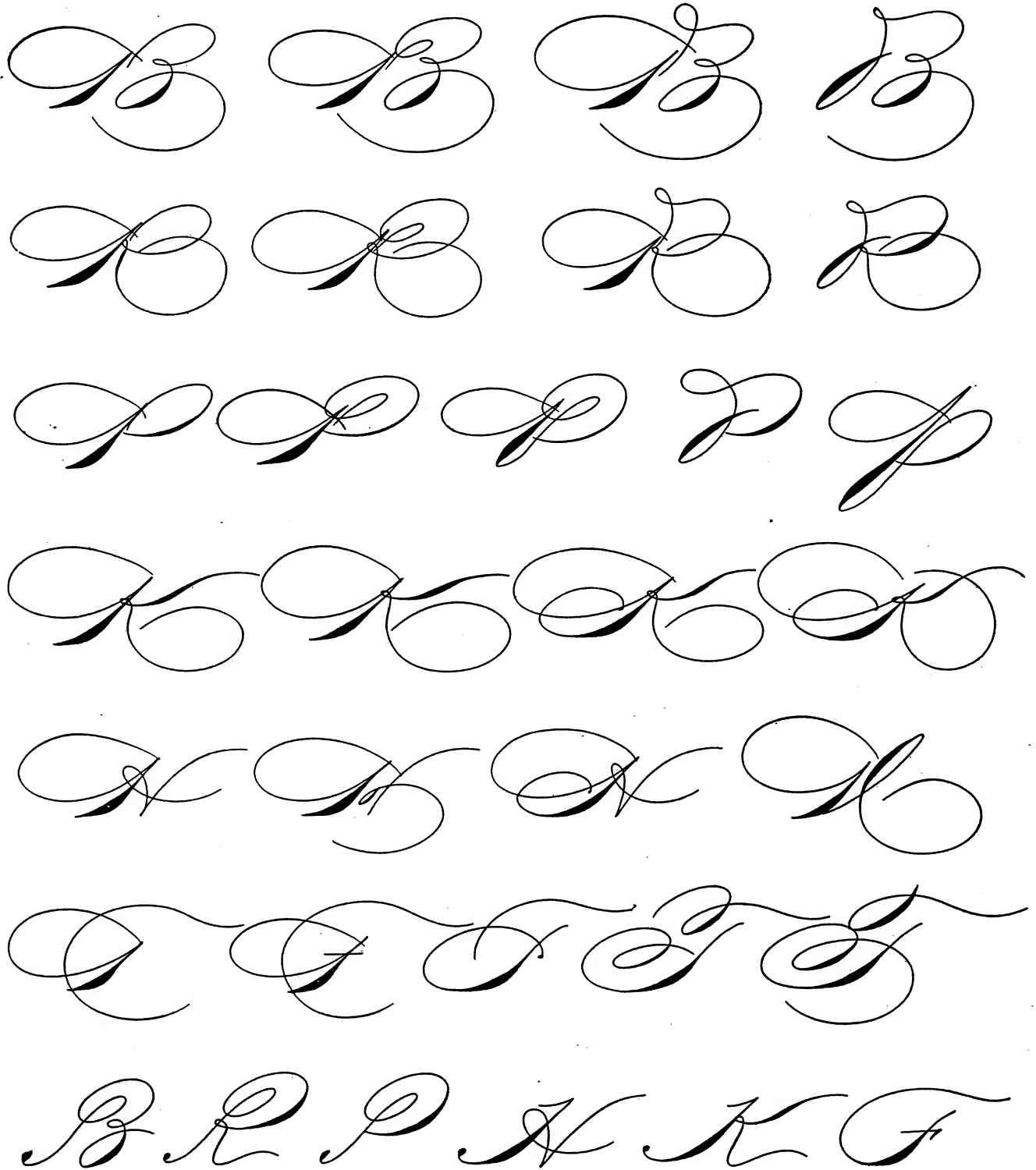
Ornate Penmanship

By S. E. Bartow of The A. N. Palmer Co.—FOURTH ARTICLE

THIS month you have a practical utilization of the capital stem with the snap shade. This principle is most useful and should be practiced diligently. Again this month, *balance* is the keynote; that is demonstrated forcibly in the letters, B, R and K. These letters begin and finish with a flat oval of about equal size. A number of styles of letters are given. Do not try them all at once but take each one

separately and give it your undivided attention. After you have sufficient movement and fairly good control "Study and Compare" should be your slogan.

Some magnificent work has come to my desk, and I take this opportunity to thank the friends of the PENMAN for their contributions. Keep on swinging! Keep on trying! Keep on comparing!





Practical Lettering

By S. E. Bartow—FOURTH ARTICLE

THE alphabet given this month is popularly known as "Engrosser's Text." It is a composite alphabet. The capitals are Round Hand and the lower case letters are similar to the German text. The combination has been made popular by engrossing artists who have used it extensively for some years for body engrossing in place of Engraver's Script. A smaller pen is better for this style of lettering.

You are no doubt convinced by this time that to make sharp, smooth strokes the pen must be held at just the right angle, and must be kept in that position.

If the rules given in Article 1 are strictly adhered to, and the principal strokes practiced faithfully you ought to have

little trouble in mastering the letter forms. There is not much to be said regarding the forms; that is largely imitation.

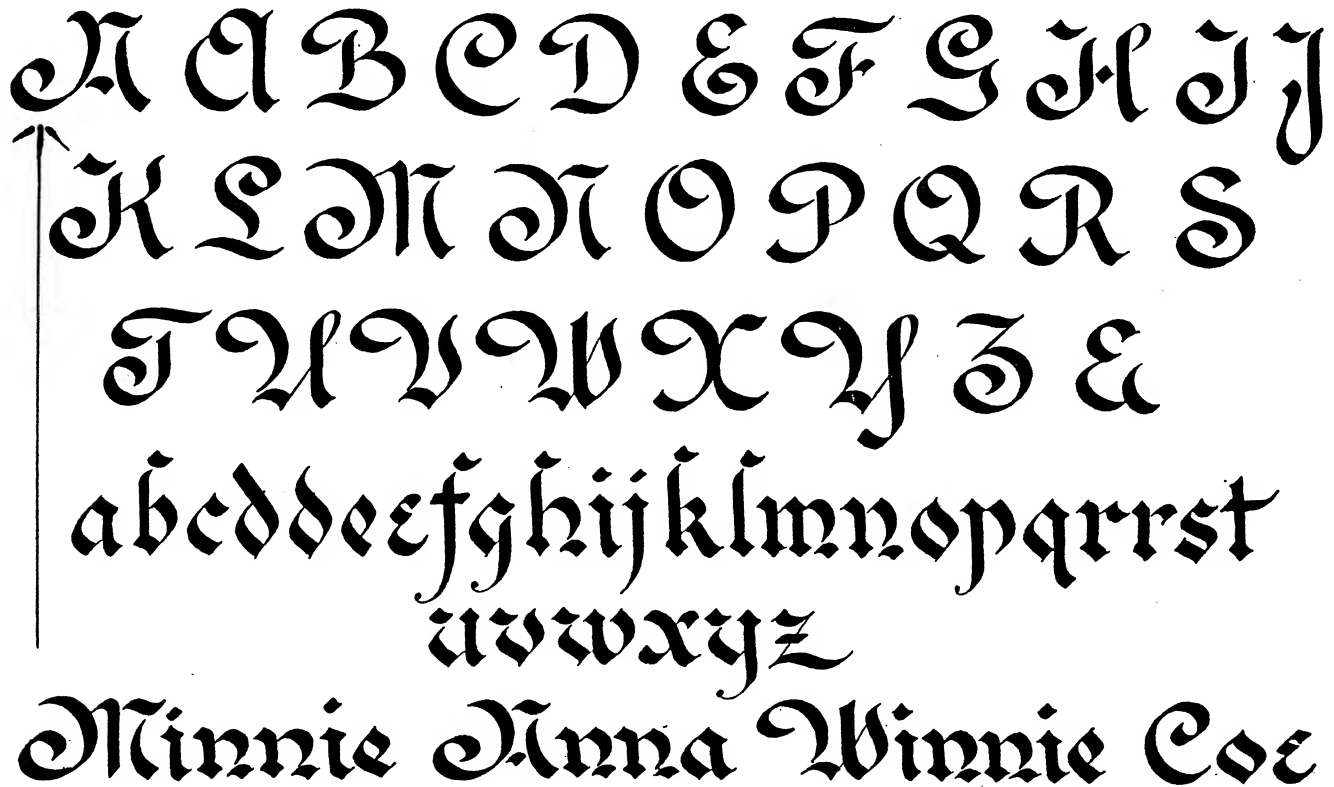
Try to have your letters uniform in width, except M, W, O and Q, which are a trifle wider than the other letters.

Your letters should be vertical. Light vertical pencil lines drawn the length of the page will act as a guide.

Keep your ink in good condition and your pen clean.

A collection of the alphabets given in this series preserved in some convenient form would make a handy reference for those who intend to make practical use of them later.

Practice carefully, intelligently and consistently.



Copy Books Criticized in Indiana

At a superintendents' meeting at Bloomington, Ind., June 25 and 26, a strong paper on penmanship and spelling was read by Superintendent W. R. Armstrong, of Jay County. Superintendent A. L. France, of Cass County, led in the discussion of the paper. In a spirited general discussion which followed, it was shown that there is a great deal of dissatisfaction with the quality of writing instruction offered over the state. The system of copybooks in use was subjected to much criticism. It was the general sentiment of the meeting that a more modern system should be introduced.

Wisconsin Editor's Joke

"It is hoped the teachers do not train the children to write too well, as they would be regarded as eccentric when they get to college."—*Green Bay (Wis.) Gazette.*

A Prize Phonetic Story

The following "phonetic story" won first prize in a contest conducted by a newspaper in England:

"THE THREE GAMBLERS"

"Three boys, Dunn, Wunn and Nunn, ostensibly correcting sums under the master's eye, in reality tossing for pennies, of which Dunn has one, Wunn has two, and Nunn has won one.

"'I'm done!' sighs Dunn.

"'Why, you've one,' says Wunn.

"'Then I've won,' says Nunn.

"'Time's up!' roars the master; 'who has done?'

"'Nun has. Dunn has done one, Wunn has done none. Wunn none, so Nunn has won and done Dunn and Wunn.'

Commercial Law

By George Harrison McAdam
New York City
Member New York County Lawyers Ass'n.

The Law Relative to Checks

FOURTH ARTICLE



A CHECK is simple to look at, yet there is a great deal of law connected with the drawing, signing, endorsing, transfer, presentation and payment of one.

The most usual form of a bank check as follows:

No.

New York, Nov. 8, 1913.

WEST SIDE BANK

Pay to the order of William G.
Smith, Thirty.....00/100 Dol-
lars. \$30.00.

JOHN BROWNE.

The number of the check is for the convenience of the depositor, and is not essential to its validity. Similarly, the naming of the place where the check is drawn may be omitted. The date is essential. Checks are frequently dated ahead. A check is payable on or subsequent to its date but never before. It has been held that an undated check is never payable.

Checks can only be drawn on banks, trust companies and individual bankers who have complied with certain governmental requirements as to deposit of securities, and submitted themselves to bank examination.

The law presumes from the drawing and signing of a check that the bank drawn upon has funds in its possession belonging to the drawer. To draw upon a bank where he has no funds subjects the drawer to a criminal prosecution.

If an individual or company, not a banker or having by its charter banking powers, has funds belonging to another, and the owner of the funds draws and signs an order for the payment to a third person of part of those funds, in precisely the same form as that of a bank check, such order would not be a check, in the eyes of the law. It would not have the privileges nor the commercial value of a check, nor subject to the rules of law governing commercial paper.

A check is not payment. A man who gives his own check which proves no good, no matter how much delay there has been in presentation, will still owe the debt, except where the drawer can show that if the check had been presented promptly, it would have been paid, and non-payment has been caused by the failure of the bank. That is to say, the drawer of a check cannot take advantage of delay in presentation to overdraw, or close his account, and then say that it was the holder's fault not to have presented it sooner. But when the non-payment is not the fault or the result of any action on the part of the drawer, as in the event of the bank's failure, the holder and not the drawer closes.

I cannot refer to any decided case but the custom of the law merchant requires that the amount for which the check is drawn should be written out in words. The dollar sign (\$) is superfluous. Where the words and the dollar sign with figures differ, a much more common occurrence than many imagine, the words control. Thus a check might be drawn for Thirty Dollars written, and \$300 in figures. In such case the banker would pay out thirty dollars and himself correct the figures by striking out one of the ciphers.

Negotiation of Checks

A check is a negotiable instrument, which means that after it has been endorsed by the person in whose favor it is drawn, known in law as the payee, it may pass without further endorsement, by simple delivery from hand to hand, and carries with it a clear title for the full amount. If drawn to the order of "bearer" or "cash" it needs no endorsement. If a horse, a clock, a book, a picture or other chattel, or a non-negotiable written instrument be stolen, no purchaser, how-

ever ignorant of the fact, can acquire title against the true owner. The owner may at any time and at any place, by identifying his property, reclaim it. This is so even as to things pawned, a fact not generally known.

If a check, however, be stolen, or wrongfully acquired or used, and transferred by the thief to a third person in the usual course of business for a valuable consideration, the third person may recover upon it against the maker. Suppose Brown owes Smith thirty dollars, needs cash himself, draws his check to the order of Smith for fifty dollars, asks Smith to take it to the bank, cash it and bring him the extra twenty. Smith, instead of taking it to the bank, endorses it, cashes it in a saloon and appropriates the whole amount, the saloon-keeper can recover from Brown the whole amount. Or a check is given for a gambling debt or a man is terrorized by a bomb-thrower into signing and delivering a check, and the drawer of the check immediately afterwards phones to the bank, telegraphs or writes to his bank to stop payment, but in the meantime the unlawful holder has endorsed and passed it along to a third person; such third person can recover against the maker, unless the maker can prove that such third person had guilty knowledge of the transaction and of the illegal inception, and the burden of proof is on the maker to prove guilty knowledge and not on the third person to prove ignorance or innocence.

Such is the meaning of negotiability. Defenses which would be good between the original parties are shut out as soon as it gets into the hands of a third party. Where a bond or non-negotiable note is assigned, the assignee takes merely the rights of the assignor, so that if the bond has been partly paid, or where there is some counterclaim or set-off against the party so assigning, the assignee can have set up against him the same counterclaim, or could only recover the amount actually remaining unpaid. This is not so in the case of a check. In the hands of a third person the check is good, if at all, for the full amount for which it is drawn, and is not subject to offsets or counterclaims. Furthermore the rule applies without inquiry as to the amount of the consideration paid by the third person, so long as it is not shown that there was no consideration. A man may give ten dollars or ten dollars' worth in goods, and so on, for a check of a hundred dollars and still recover the hundred.

These rules as to negotiability do not apply as between the maker and the payee. If the payee presents the check at the bank, and payment has been stopped, and the payee brings an action against the maker, the maker can set up any defenses he may have the same as though no check had been given.

When the Check Is N. G.

As a matter of precaution, one who receives a check should inquire whether it is good or not. If it proves not good a misrepresentation has been made, and the giver of it subjects himself to criminal prosecution. On the other hand if a person gives a post-dated check and says that it will be good on the day of its date, the law holds that to be merely the expression of an opinion, and if the money is not in the bank to meet the check, no crime is committed. The one stuck has merely civil remedies.

The New York penal code makes it larceny to obtain money by means of a worthless check, knowing it to be worthless, so that where a person knows that a check is bad and obtains money on it, that is larceny even where no representation is made. Nearly all of the states have similar statutes. The difficulty is to prove knowledge, it being a well-known principle of the criminal law that the defendant is entitled to the benefit of every reasonable doubt. But where a man says to you when he gives you a check that it is good, the law presumes that he knows what he is talking about, and he will not be permitted afterwards to say that he did not really know but thought it was good.

Obtaining money on a post-dated check drawn by one who never had an account in the bank on which it is drawn has

been held to be a penal offense. To defend on the ground that he intended at the time of giving the check to open an account and make it good by the time of its date was held to be too far fetched.

A person's own check is not payment, but other persons' checks may be. A check calls for immediate payment. The one who receives it, therefore, should present it within a reasonable time. If a check is received and is held for three

or four days or a week, and in the meantime the bank upon which it is drawn fails, no recovery can be had against its giver, and if the maker can show that the check would have been paid had it been presented at once he also is released.

Sometimes the holder of a check instead of demanding payment asks the bank to certify it. The bank is not obliged to certify, but if it does, the holder must thereafter look to the bank and not to the maker.

Salaries, Qualifications and Prospects

By A. N. Palmer

MR. HOMER WEESE, of Perry, Ia, was invited to deliver an address on "Young Peoples' Opportunities Along the Different Lines of Trained Labor." He wrote to me asking the following questions:

"What is the usual salary paid to a first-class bookkeeper, stenographer, accountant, or commercial teacher?"

"Are they in demand? Do you think that the demand for them will be greater in the future than it has been in the past?"

"How long does it require to qualify for a first-class bookkeeper, stenographer, accountant, or commercial teacher, and what is the necessary preparation?"

Mr. Weese added at the conclusion of his letter: "I expect to read your letter in public, let young people read it, quote you frequently, and do all I can to return your favor."

I was informed that my letter in reply was read to his audience, and thus became a public possession. Therefore I feel at liberty to print the answers to Mr. Weese's questions, believing that others are interested.

DEAR MR. WEESE:

First, what is the usual salary paid to first-class bookkeepers and stenographers, accountants or commercial teachers? This is a mighty hard question to answer. The first-class bookkeeper who sticks around as a bookkeeper only, stays in a rut and never tries to widen his sphere of activities, may never hope to earn a very big salary.

It is not the bookkeeper's salary that counts so much as the opportunities that are offered to the bookkeeper to become skilled in some particular branch of the business in which he is employed, and to make himself so valuable outside of the bookkeeping department that he is soon doing something else. Reasonably good bookkeepers can always be obtained at from \$75 to \$125 per month. Personally, I haven't much use for a young man who plans on being a bookkeeper and is satisfied with the bookkeeper's job. There are always positions at the top. There are more \$10,000 per year positions than can be filled, while there are always plenty of applicants for the \$75 per month jobs.

What I have said about bookkeeping applies just as specifically to the work of stenographers. The young women in these later days are making stenography a stepping-stone to other positions where strict attention to business and skill in some department of a concern will enable them to earn much larger salaries and perform more important duties.

In these times commercial teaching has become very profitable as seen from the viewpoint of salary. The commercial high schools conducted with public funds are springing up all over the country, and high schools even in the small cities now have commercial departments. The demand for first-

class commercial teachers is far greater than the supply. Not many years ago a hundred dollars a month was considered a good salary for a commercial teacher. Now it is difficult at times to find a teacher of even mediocre ability who is willing to work at \$100 a month.

Here in New York City where a hundred or more commercial teachers are employed in the public school system, the maximum salary has been \$2,400 a year, but I think the salaries have recently been advanced. These commercial teachers are usually through with their school duties at 2:30 each afternoon. Some are engaged in other lines of business. I think the salaries that prevail in New York are about the same as those paid in other large cities. Certainly the demand for good bookkeepers, stenographers and commercial teachers is increasing, and the only necessary proof is in the expansion of business—its increasing volume and the growing number of commercial departments in high schools, business colleges, etc.

How long does it require to qualify for a first-class bookkeeper or stenographer or commercial teacher? It is impossible to answer accurately. A young man who does not like figures, who lacks concentration and is not willing to use his brains, never will become a first-class bookkeeper. He may learn enough about bookkeeping to help him in the conduct of his own affairs, and it is possible that the poorest kind of a bookkeeper may become the most successful business man. That I have seen accomplished with a knowledge of bookkeeping as the starting point.

A knowledge of bookkeeping is of value to a young man or woman who has little education. A knowledge of stenography is of no value to anyone who is not able to spell with reasonable accuracy, who does not understand the English language, who does not have a reasonably good vocabulary, and who is not systematic and tidy. The best students in English usually make the best stenographers. My advice to young men stenographers is to look upon that particular branch only as a stepping-stone to advancement. Hundreds of young men who have left my school to take positions as stenographers have become so skilled in some department of the business in which they have been engaged that they have soon stepped into more profitable positions.

I do not know of any branch that offers better opportunities to young men for advancement than stenography. The stenographer must take dictation from a member of the institution employing him, who understands the business thoroughly. Thus as a stenographer the young man who will keep his eyes and ears open, remembering that he has a private tutor who is constantly telling him all about the business through the letters he is dictating, may soon acquire such knowledge that he will be advanced from the stenographer's position to the management of some department.

Imaginative Script Headletter, by F. W. Martin, Boston, Mass.

Palmer, Henning & Martin

Penmanship Headquarters

Kokomo, Indiana

*Austin N. Palmer
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Symposium on Duties of Supervisors

IN the November issue of the *PENMAN* there was begun the publication of letters from supervisors and grade teachers answering categorically a questionnaire submitted to them by the editor of the *PENMAN*. It is admitted that there has not been any accepted set of principles and rules governing the office or profession of supervisor of penmanship. The *PENMAN* seeks to bring out and collate authoritative data that there may in future be a recognized standard and guide for the profession. Aside from the valuable new information submitted, all supervisors and grade teachers should enjoy, as a treat, the remarkable essays, in strikingly direct and various styles, written by so many successful supervisors and grade teachers in all sections of the country. The following are the questions asked:

1—To what extent should the supervisor of penmanship in a public school system be held responsible for the progress of the pupils in this branch?

2—To what extent should the grade teachers in public school systems where supervisors are employed be held responsible for the progress of the pupils in writing?

3—Is it possible for the supervisor who sees the pupil infrequently, and perhaps in some cities no oftener than once a month, to teach the pupils practical writing?

4—Would it be possible for a supervisor in a small place, who could give a lesson to all the pupils once a day, to teach these pupils to write well if the grade teachers were not interested?

5—If the grade teachers should be held responsible for the writing of their pupils, just what work should the supervisor do?

6—Assuming that teachers cannot teach that which they do not know, is it necessary that those in charge of the grades and teaching the various objects should be taught how to demonstrate and teach practical writing?

7—If the teachers should be taught, how often should the supervisor meet them for drills and discussions?

8—How high a standard of efficiency should be required of the grade teachers?

9—Presuming that in some places the teachers might object to practicing penmanship, to what extent should the influence of the supervisor be used to induce them to do so?

10—If teachers do not respond to the requests of the supervisor and learn how to demonstrate and teach writing, to what extent should the authority of the school officials be enlisted?

11—If the grade teachers respond cheerfully and extend to the supervisor their sympathetic co-operation, to what extent should the supervisor give model lessons in their classrooms as a part of the normal training?

The above questions are answered categorically as follows:

Mildred H. Stearns, Supervisor, Public Schools of Greenfield, Mass.

1—The supervisor with poor support from the superintendent and teachers can do but little to improve the penmanship of an entire school system. I believe that the supervisor should be held responsible for the success of the entire system.

2—The supervisor should hold the teacher responsible for the work in her room. In any troublesome cases such as difficulty in using the movement, in persuading pupils to change from using the left hand to using the right, or to change from drawing to muscular movement, the supervisor should assist the teacher in every possible way.

3—No. The supervisor may and should inspire pupils but it is the daily drill and watchfulness of the grade teacher that counts most with any pupil's writing.

4—It is impossible to get any lasting and satisfactory results when the room teacher is not interested. If she realizes fully

the importance of penmanship drill and study and is enthusiastic about it she will unconsciously impart that enthusiasm to her pupils. Her influence is likewise given, perhaps unconsciously, if she is opposed to systematic penmanship study and practice. Mere indifference on the part of the grade teacher will do much to undermine the supervisor's work in her room.

5—The supervisor should teach the teachers to write and to teach writing. I think it better for the supervisor to correct the teacher's papers and know just how much each teacher is doing.

6—Yes. After a teacher has mastered penmanship herself, she has more interest in the subject and knows how to meet the various difficulties in the drills. Children practise much more faithfully knowing that their teacher is also practising. Some of my most successful teachers have allowed pupils to see their practise papers when I have passed them back corrected with red ink. I usually fill the margins and clean spaces with corrections and instructions, and when the children see "Good" on any part of their teacher's paper they know she has worked for it, and if she finds it worth while to work for, they work much harder. Then, too, they notice the writing on the board and are very proud if their teacher writes better than some other person's teacher. I frequently remark upon a teacher's writing, if good. Whenever the pupils have been writing on the board and I notice faulty letters, I say nothing but go to the board and point arrows to the incorrect parts.

7—I meet my teachers, who have not already received Palmer Method Teachers' Diplomas, once in two weeks.

8—Each grade teacher should possess a teacher's diploma and the supervisor should watch her writing after she has one, to see that she does not become careless of her letter forms. Children soon notice if she is not careful about the turns and angles that they must make so accurately.

9—She must have them do it. My superintendent has made each candidate for a teacher's position in our graded schools understand that if she did not already possess a teachers' diploma she should practise until she received one.

10—It is best for the school officials to handle these cases. They should take up the matter with such a teacher and if she then deliberately refuses to do the work she should be asked to resign.

11—These teachers will not need the supervisor's lessons for models but their pupils will do better work if a lesson is given frequently by someone else. My teachers will do better work for me when they understand that I am glad to do anything for them that I can. Supervisors are sometimes unsuccessful because they use but little effort themselves and treat their teachers as mere machines to do the work put before them.

W. J. Downey, Supervisor, Public Schools of Niagara Falls, N. Y.

1—The supervisor should be held responsible for a well balanced, definite course of study that can be mastered by any normal pupil in the grade for which the course has been provided. He should also know how to present his method and get results. Supervisors should be held responsible if they do not instruct the teachers in charge so that they can perform, at least, the mechanical part of teaching penmanship, and I am almost convinced that they should be held responsible if they do not influence their teachers to become enthusiastic in their teaching.

2—Grade teachers are held responsible if they do not carry out the instructions of supervisors, for failure to attend meetings called by the supervisor, and for lack of preparation to teach the subject when the supervisor offers them the opportunity to become proficient. They are also responsible if they do not hold the attention of their pupils.

3—Supervisors who see pupils only once a month should inspire them to a certain extent, but few pupils will stay enthused for thirty minutes, let alone for thirty days, unless under constant supervision.

4—It would, providing all the pupils could be depended upon to follow his instructions in all their work, but I have found that everlasting watchfulness is necessary to make most pupils carry out the instructions received during the writing lesson.

5—Question No. 1 and No. 5 are much alike.

6—Yes, it is very necessary and I would suggest that supervisors interest as many teachers as possible who are not teaching penmanship so that they may lend their influence in maintaining and continuing good writing in all written work.

7—Teachers who are unfamiliar with the plan of the supervisor should have instructions as often as once a week, where practical, but I do not think a hard and fast rule can be made.

8—While it is desirable and expected that teachers shall execute far better writing than their pupils, yet it often happens that some good writers are not successful teachers and even the reverse is sometimes true, yet, all things considered, the teacher who impresses her pupils most is the teacher who does excellent work herself, on blackboard and with pen and ink.

9—The supervisor being only a teacher, he should pursue the same course that a good teacher would with a rebellious pupil. One of the best things a supervisor can do is not to presume that such things are going to happen.

10—It is my opinion that the supervisor should be sure that it was not his own fault or weakness before taking the case to higher authority and it should then be an easy matter to get the desired assistance from such authority.

11—It has been my custom to designate certain months in which to give model lessons, teachers to observe and take notes and in some instances teachers are requested to take the lesson with the pupils. At such times difficult points are taken up as well as methods of presentation. Teachers also know when they are expected to give the lesson and then I observe and criticise the good as well as the weak points in her presentation. At such time the teacher has written work which I mark and criticise. Also the lesson she has written on the board. A lesson which the teacher writes on the blackboard is her lesson and reflects her. I therefore prefer to have such lessons given on the blackboard.

Miss W. Mabel Miller, Supervisor Public Schools of Asheville, N. C.

A supervisor's first duty is to create interest and enthusiasm in her work. She should be responsible for teaching the teachers how to write and for giving model lessons in the class room as often as is necessary for a teacher to understand how writing should be taught and demonstrated.

The number of model lessons given by the supervisor in the classroom should vary according to the ability of the grade teacher to grasp the subject.

It is just as important for a grade teacher to know every detail of teaching writing as it is for her to know thoroughly any other subject that she teaches. She alone is responsible for the progress of her pupils, and not the supervisor, who in many cases only sees the pupils once a month.

In places where the supervisor sees the pupils every day they will never become penmen unless the grade teacher is responsible for and is interested in their progress.

It is the duty of school boards to employ no teacher who is not willing to both learn and teach writing. When this rule is observed there will be no objection on the part of teachers to co-operate with supervisors.

Arthur G. Skeeles, Supervisor, Ellwood City, Pa.

1—Absolutely. He is hired to get results, and his pay should cease when results cease.

2—The supervisor in any school system of considerable size cannot get results unless he can secure the co-operation and help of the grade teachers. His most important work is to teach the teachers. If they were as skillful in penmanship as they are in arithmetic or language, there would be no more need for a supervisor of the first, than of the second or third. It is the business of the supervisor to make the teachers skillful teachers of penmanship.

3—Only as he is able to secure good teaching on the part of the regular teachers.

4—Yes, if the daily lesson is not too short. Of course, better results could be secured if the teachers would help the pupils to do good writing in all their other work.

5—See answers to 1 and 2 above.

6—It is necessary, if the best results in writing are to be secured, without spending too large an amount for special teachers.

7—In the first place, teachers should be taught how to write and how to teach writing, before they become teachers; that is, in the public schools and normal schools. Any instruction by the Supervisor must of necessity be hurried and superficial.

With conditions as they are, the Supervisor should do the best he can. Only a few supervisors are so fortunate as to be able to hold weekly meetings. In many cities meetings at stated times are out of the question, owing to the large number of other meetings which the teachers must attend.

8—As high a standard as is required in other subjects.

9—The supervisor should consult with the superintendent as to how much practice the teachers may reasonably be required to do; and then he should have the right to demand this much work. Better than demanding it, however, is presenting the subject in such an interesting way that the teachers will be glad to practice.

10—See answer to 9. "The authority of the school officials" should "be enlisted" to employ only teachers who are able to teach practical writing; or, if such teachers are not to be found, then those who are willing—or better, *anxious*—to learn how to teach it.

11—Under such conditions the teacher and supervisor should plan and work together to secure better results than either could secure alone. The lessons given by the supervisor should be model lessons, which the teacher will carefully follow in her own teaching.

Florence D. Haycox, Supervisor, Public Schools of Olympia, Wash.

1—The responsibility of teaching practical writing to the pupils should rest upon the supervisor only indirectly. To teach practical writing to the pupil one must supervise all written work done by the pupil, not individually or constantly—which of course would be impossible—but regularly and conscientiously. The supervisor, then, should be held responsible only for the teaching of the teacher. Unless the teacher, under whose constant supervision the pupil works day after day, has a knowledge of and an interest in the teaching of practical penmanship, little can be accomplished, but much (I nearly said all) depends upon the supervisor whether or not the teacher will be interested.

2—If the principles used in the practice time are not applied in the regular written work, all will have been in vain so the responsibility of teaching the pupil to write falls directly upon the grade teacher. However, the supervisor can make what might be a burden upon the grade teacher a pleasure, by creating such an interest among the pupils that they will wish of their own accord to become good penmen. Even so the teacher will need to give helpful suggestions and much encouragement all along the way. It is the forcing upon the pupil something in which he is not interested enough to desire that wears upon the grade teacher.

3—Since application of the principles of practical writing must be made constantly and untiringly if results would be gained, it is impossible for the supervisor, who sees the pupils infrequently, to teach them practical writing. It might seem then that all of the responsibility was shifted from the shoulders of the supervisor to the already over-burdened grade teacher. This is not so, for there are many ways in which the supervisor may delight both teacher and pupil with the system. Nothing is a burden that is done willingly.

4—It would not be possible for the supervisor, who could give a lesson a day to all the pupils, to teach them to write well if the grade teachers were not interested. All regular written work of the pupils must be supervised or the results of the practice period are lost. Upon the supervisor rests the responsibility of interesting the teachers.

5—To sum up the work of the supervisor: First to drill the teacher so thoroughly in the fundamentals that she will feel competent to teach practical writing; second, to create a happy atmosphere and win the confidence and co-operation of pupils and teachers to so great an extent that the teacher will enjoy teaching the writing lesson; third, to make the writing lesson which the supervisor teaches so lively, attractive and interesting that the teacher herself will be delighted and refreshed; fourth, to be ready with many helpful suggestions, devices and words of encouragement and appreciation; fifth, it is the duty of the supervisor to do all in

his or her power to make his or her appearance welcome by both teacher and pupil. The secret of this, I think, is to make the pupils feel that you are personally and individually interested in them and to make the teacher feel that you are particularly interested in her room. This must be genuine.

6.—Unless the teachers of the grades are taught to demonstrate on the board and teach practical writing the practice period will be a waste of time.

7.—If the supervisor cannot teach for the teacher oftener than once a month, meetings of the teachers for drills and discussions should be held once a week if possible until they are competent to do the class work without them.

8.—The teacher should know thoroughly and well the principles of teaching practical writing. She should practice to be able to demonstrate on the board. Further than this it is often impossible for the grade teacher, with the many demands upon her time, to go. It is possible for teachers with this knowledge, together with a great interest in her pupils, to succeed.

9.—I do not believe in asking the grade teacher to practice penmanship more than to get a thorough understanding of the system and the methods of teaching it. It is impractical because it does not work cheerfully in all cases. However, if a healthy interest is created, I find that numbers of teachers express a desire to take the course for their own satisfaction.

10.—If it comes to asking higher authority to require the teachers to teach the writing as laid down by the supervisor, something must be wrong at the head of things and practical writing will never be successfully taught. The enthusiastic, tactful, truly interested supervisor is bound to carry things his or her own way.

11.—It is my opinion that the supervisor can do the most good by always teaching the lesson. No teacher thoroughly enjoys the visit of the supervisor who comes to watch her do the work which she often feels is being unkindly criticised. If it is to learn what the teacher is doing that the supervisor comes (and it should be partly) he can easily see that by teaching five minutes in that room. And much can be said and done in a tactful way which will bring that teacher right up to the standard.

Therefore there is no reason for sitting back to see what is being done for if this is done a great opportunity has been lost, that of filling the room with a new supply of enthusiasm which coming from the outside leaves an impression.

Let us lead our teachers to see that there is something to this system of writing beside the mere forming of letters and learning to write. If the writing period is properly conducted the pupils feel as much rhythm in their soul as they get from their music period, as great a training for the eye as in the drawing lesson, as healthful position as any they assume in physical training and with it all a discipline that cannot be over-estimated.

A. S. Gill, Supervisor, Public Schools of Keokuk, Ia.

1.—It is the duty of the supervisor to drill the teachers in penmanship until they can demonstrate practical movement writing, to give model lessons before the teachers when his duties permit, and to so arrange the course of study in writing that there is unity in the writing of all grades. This done, the supervisor should be alive in making general plans for the work and in seeing that his plans are carried out by the teachers. To this extent he is responsible for the progress of the pupils.

2.—The teachers in a public school system are responsible for the progress of their pupils in writing to the extent that they faithfully teach the pupils in the way the supervisor has taught them. They should also insist that the pupils do their general written work in the right way. It might be said that the supervisor is indirectly, through his plans, responsible for the progress of the pupils, and that the teachers are directly responsible through the execution of the plans.

3.—The supervisor could give the pupils the theory of practical writing by coming before them once a month, but he could hardly teach them to write. They need the constant attention of a teacher who understands the subject.

4.—A supervisor who has a strong personality might be able, by giving a lesson once a day, to teach some of the pupils to write well. This plan, however, does not secure uniformly good results unless the teacher is interested and feels responsible for the general writing of the pupils.

5.—In addition to the duties mentioned in answer to question No. 1, the supervisor may act as critic teacher occasion-

ally, lending encouragement and helping in the difficulties.

6.—It is necessary that teachers of practical movement writing be taught how to demonstrate it.

7.—The supervisor should meet the teachers every week or two while they are being drilled in penmanship. Later, he should see them informally as often as possible, and meet them in a body when circumstances demand it.

8.—The teachers should be able to write legibly, easily, and rapidly in order that they may properly sense the ideal in penmanship towards which they endeavor to lead their pupils. They should also be able to demonstrate what they know.

9.—The supervisor should use quiet influence in getting the teachers to practice penmanship, resorting to the limit of the authority given him in extreme cases only and as a last resort.

10.—School officials should give the supervisor authority to launch his plans, and then uphold him in his decisions relative to the plans.

11.—He should give model lessons whenever this form of teaching seems best fitted to instruct the teachers.

J. H. Bachtenkircher, Supervisor, Public Schools, of Lafayette, Ind.

1.—With the right support and co-operation he should be responsible for satisfactory results.

2.—Without the willing and hearty co-operation of the grade teacher the best and most skillful supervisor will fail. This is true of any department of supervision.

3.—Yes, if the grade teacher has the skill to enforce the intentions and ideas of the supervisor. This will hold true in any department of supervision. The skillful supervisor should aid the grade teacher by his experience.

4.—No. Not if he visited them twice a day. The "right doing" in the regular writing in other subjects is the test.

5.—Teach the teachers. Inspire both pupils and teachers. Keep in touch with the general writing of the school. Plan and outline the work to suit the various grades. Keep the teachers' board writing up to a desired standard. Visit and make weak places stronger. Drill and train the new teachers and many other duties that space forbids to mention.

6.—They should know when the directions of the supervisor have been carried out with a reasonable degree of skill. The grade teacher need not be an expert with the pen.

7.—I know of no regular rule to follow in holding drill meetings for teachers. I usually train my teachers in their respective buildings. This saves time and long walks for teachers. Most of my instruction is with the individual teacher. I am supervising the writing of the Monticello (Ind.) schools, and I visit and drill the teachers once every two weeks. I also check practice sheets from pupils. This work is done on Saturday A. M.

8.—To make the work efficient, practical and usable.

9.—I never have had any trouble on this point. If I could not lead the teacher to see the point I would report the matter to the ward principal or supervising principal of grades. My last resort would be the superintendent of schools.

10.—See 9.

11.—I give a lesson once a week. In a system of 400 teachers I would give a lesson once every two weeks beginning with last half of second year. Oftener to a new teacher and fewer times to an experienced teacher. I am more particular that my teachers use the system in their blackboard work than that they should be expert with the pen.

Miss Margaret M. Mulligan, Supervisor, Public Schools of Kingston, N. Y.

1.—A supervisor should be entirely responsible for the progress of the pupils.

2.—A grade teacher should be responsible for the grade she teaches.

3.—It is not possible for the supervisor who sees the pupils infrequently to teach practical writing, unless the grade teacher can carry on the work.

4.—If the grade teacher were not interested, the pupils would be allowed to do careless work.

5.—The supervisor would direct or supervise the teachers.

6.—They should be taught to teach or demonstrate practical writing.

7.—They should meet at least once a month.

8.—As high a standard of efficiency should be required as is required in the teaching of any other important subject.

9.—That depends on the support which the board of education may give to the supervisor.

10.—To the same extent that it would be enlisted should

the teacher fail to make good in any other important subject she was teaching.

11—The lessons given in the class will depend on the teacher.

Lenna M. Rovick, Supervisor Public Schools of Muskegon, Mich.

1 and 2—It is the duty of the supervisor of penmanship to direct the teachers in such a way that they thoroughly understand the work. She is therefore responsible for the work of the teachers, and she should see that the teachers follow all her directions. She is also responsible for the progress of the pupils, as a whole, in this branch. It is true that each grade teacher must be responsible for the results obtained in her own room, but when the supervisor finds little progress throughout the entire city, the supervisor, not the grade teacher, must be at fault. She may have failed to secure the co-operation of her teachers or she may not have been explicit in her directions. If a few rooms only show little progress the fault lies with the teachers of these rooms.

3—It is impossible for the supervisor who sees the pupils infrequently to teach them practical writing, as one lesson a month or even one lesson a week forms a very small percentage of the writing done by the pupils.

4—Were a supervisor to see the pupils once a day, she could accomplish little if the grade teacher be not interested. Pupils soon realize whether their teacher is interested or not and when she lacks interest they will also; then, too, the writing done during the penmanship period is a very small part of that done during the day, and unless work is well done at all times, habits formed during the practise period are torn down instead of being built up.

5—The work of the supervisor is to direct the teachers, to see that her instructions are carried out, and to give model lessons as often as she thinks necessary.

6—All teachers should be taught practical writing whether they teach a class in penmanship or not. They should know what to expect from their pupils in other written work and should hold them to the standard required by the penmanship teacher. Pupils will become good writers not so much by good teaching during the penmanship period as by the teacher insisting that all writing in connection with other subjects be well done.

7—If the work is new to the teachers, the supervisor should meet them at least once a month, but if the teachers have had the work under the same supervisor for several years, it is necessary to meet them only often enough to keep up the interest and enthusiasm, and to discuss problems that may arise.

8—The writing of the teachers should be as good, or better, than that expected from the pupils in the highest grades. The standard cannot be placed too high.

9—The supervisor should be given the authority to insist on all the teachers practising penmanship. She should use tact in handling this problem and strive to "dominate" not "domineer."

10—When a superintendent hires a supervisor of any subject, he certainly expects the teachers to co-operate with her. Should the supervisor fail to secure the co-operation of the majority of the teachers, she probably is at fault, but should there be a few only who fail to carry out her instructions, she should bring the matter before her superintendent and have him use his authority in securing the co-operation of these teachers. When a teacher absolutely refuses to carry out the wishes of those in authority she has no business in the teaching profession, for how can she expect obedience from her pupils when she will not follow the directions given her by those in authority?

11—I think that a model lesson should be given by the supervisor every second visit she makes to a school, not only for the help the teacher gets from this but for the inspiration it is to the pupils to have an "outsider" come into the room and present a lesson in possibly a little different manner from the way it has been presented to them every day.

Miss Bernice T. Peaney, Supervisor, Public Schools of Wolfeboro, N. H.

1—To interest teachers to best of her ability and see that each step is understood and practised correctly during lesson, with enthusiasm.

2—To carry out a supervisor's instructions and insist on use of Palmer methods and forms in all written work.

3—I think not.

4—Possibly with right pupils, but not so successfully.

5—Devote more time to teachers rather than to pupils

direct, hearing them give lesson or a part of lesson, occasionally doing so yourself.

6—Yes.

7—I should say once a week to take up all drills for following week and have it fresh in the mind, this is merely my theory.

8—The highest possible—at least to use correct forms in blackboard work.

9—A supervisor is at such disadvantage if a teacher is not interested that she should do all in her power to interest teacher. Sometimes I have found the influence to come through the pupils liking it so well that the teachers are willing to do more to help them.

10—Not at every lesson unless something difficult comes up or some part has been misunderstood and needs correcting.

In some cases I like the teacher to give the review, while I make notes for suggestions to be read by her after the lesson, and perhaps, discussed. This note taking is an idea from Miss Stearns, of Greenfield, Mass., which make criticism easy and avoids the unpleasantness of criticising a teacher before her pupils.

O. H. Peed, Supervisor, Public Schools of Omaha, Neb.

1—If the pupils are supplied with suitable writing texts and the supervisor is provided with means for thoroughly training the teachers and permitted to require that each teacher and principal thoroughly learn to write and teach writing, the supervisor may justly be held responsible for progress of the pupils in writing, but if the supervisor is used as a "special teacher" and expected to teach the pupils without the co-operation of teachers and principals little or no progress in writing is certain.

2—Grade teachers under a writing supervisor should be held responsible for the progress of the pupils in writing proportionately to the amount and kind of penmanship training and the appropriateness of the penmanship supplies the supervisor is able to secure for them.

3.—No.

4—The daily lessons of a special writing teacher are of little or no value if during the other lessons of which actual writing is a part the pupils are permitted to sit in poor positions and use finger movement.

5—If grade teachers are held responsible for the writing of their pupils it is the duty of the supervisor to secure the best obtainable penmanship supplies, including texts for pupils and teachers, then train the teachers so that they can write and teach writing.

6—Decidedly yes.

7—If the teachers practise from and study a good text and have their papers properly criticised each week, once a month is sufficiently often to meet for conference and as the teachers become more familiar with methods of teaching, frequent meetings become less important.

8—Grade teachers should be required to write a good plain business style.

9—The supervisor should be supported by the superintendent in requiring practise by teachers.

10—If teachers do not respond to the supervisor's requests for practise, the school officials should make definite rules covering same.

11—I think that an occasional model lesson by the supervisor is helpful but on most of his visits I believe more can be accomplished by letting the teacher give the lesson and the supervisor take notes for discussion in a meeting of the teachers after school.

George C. Hobson, Supervisor, Public Schools of Ogden, Utah.

1—The business of the supervisor of penmanship is to see that good writing is being taught and the children trained therein. He is the manager, the teacher is the foreman, the pupils are the workmen. The manager tells and shows the foreman what is to be done and points the way of doing it. The foreman carries it out through his workmen. If the workmen are not doing the work in a manner satisfactory to the manager, it may be due to one of two things: either the foreman has not understood instructions or he has failed to carry out what he has understood. The manager is responsible for giving the proper instruction and making it thoroughly understood. Should the trouble be that the foreman does not require to be done what he knows, he alone is responsible, but even here the manager might, by emphasizing the need of a certain piece of work, get the foreman to have it done exactly right.

2—It is the teacher's business to *carry out* what she knows and try to learn the best; the supervisor's business to teach her what she does not know and lead her to "get results." The offices of the two dovetail perfectly in every place of contact. He as a specialist lends her the enthusiasm his training has developed for the subject, which with her acquired skill means so much for success. Her success as reflected in her children's writing, increases her efforts and supplies him with material for the next teacher.

If, in a class of thirty, there are thirty ways of holding the pen and thirty slants of the writing, thirty different forms for each letter, the teacher is evidently at fault. Whether or not she knows how it ought to be done, she does not require it done any one way. She certainly fails in the training. If, however, there is a uniformity in these respects, she at least has trained them in the things she has told them be that right or wrong. Here her responsibility ends and that of the supervisor enters. He explains and demonstrates which is the correct way and leads them to safe ground. If he can be of most service to the class by conducting the class, he should do it. His work is directly to the teacher and indirectly to the pupils.

3—It may be possible but I believe it is not practicable for a supervisor to teach pupils a good hand when that supervisor sees those pupils as seldom as once a month or even once a week.

Writing is a manual art and is acquired only after numerous repetitions of given operations. The "what" of writing is more easily learned than the "how." As compared with drawing, writing is with more difficulty executed and more easily visualized. In drawing the major part is "seeing," the minor part is putting on paper what is seen. Since the major part of writing is manual, or mechanical, good writing can be executed only after such thorough drills as will train the arm to act quickly and surely. To get good writing means to purge the arm and mind of poor writing. Good writing requires the proper mechanical adjustment of the equipment for writing and this the child cannot get and keep without frequent help.

The child's interest would lag if he received writing lessons but once a week. Interest is of prime importance and any thing that contributes to its delinquency is objectionable to that extent. The work of repetition would be so infrequent as to make it a new process each time. That would be paying the interest on the old principal without reducing the principal. If a supervisor could sufficiently inspire the pupils to get them to always write their best (movement and form) it could be done. But my experience is that more bad writing is indulged in between lessons, when so far apart, than can be overcome during a brief lesson. One lesson a week would do about as much toward making a good hand as a shovel full of sand, one after the other, would toward damming a river. The lessons would affect the hand and the sand would affect the stream, but the results would not justify the effort. I believe you cannot teach penmanship by such a method any better than you can teach English by allowing children to hear it and requiring them to speak it once a week and then letting them drop back to their old corruptions the remaining time.

H. C. Walker, Supervisor, Public Schools of St. Louis, Mo.

1—If he has the co-operation of the teachers, he should be entirely responsible

2—Each teacher should be responsible for the work of her pupils.

3—Not unless the teacher carries on the work during the supervisor's absence.

4—Fair results might be expected in time.

5—Lead the teachers to feel their responsibility and give encouragement and impetus to the work.

6—Yes.

7—Whenever they need help.

8—Not that of a professional penman, but sufficient to give the pupils confidence in her ability to teach the subject.

9—His influence should not be so strong as to turn the teacher against him and against his method. Good will is better than skill in some cases.

10—Coercion does not pay. If the supervisor is not able to get the teachers to work for him he had better keep away from the "office."

Miss Mildred N. Irving, Supervisor, City Schools of Westbrook, Maine.

1—I believe a supervisor of penmanship should be held responsible for the general attitude of both teacher and pupils toward the subject, and for the course of procedure followed by the teachers, that is, for the carrying out of her plans in a well-defined and systematic manner.

2—The work of the grade teacher would then be to follow as closely as possible the course of study prescribed by the supervisor, to imitate the supervisor's methods, and to superintend all written work that pupils may not relapse into careless habits which would counteract the assistance they receive from class drill.

3—It does not seem to me possible for a supervisor without the co-operation of the grade teachers to teach practical writing when they meet their classes as infrequently as, perhaps, once a month.

4—A supervisor may give a lesson every day in each classroom and get good drill work, but the regular written work, which should be the application of drill work, does so much more to develop the writing habit, that in spite of a daily lesson by the supervisor I do not believe it is possible to get all-round good results without some response on the part of the grade teacher.

5—In my opinion the duties of a supervisor are to enthuse and to create an attitude toward the subject; to see that it has its proper place in the daily time schedule; and by her lessons to illustrate how such time may be spent most effectively, and with a maximum result.

6—With the assumption that teachers cannot exact from their classes what they cannot do themselves, it seems most desirable that they should be trained to demonstrate their penmanship lessons.

7—It seems to me that in the larger cities a supervisor should meet the teachers once a month for class work. In the smaller cities and towns once a fortnight seems none too often.

8—I believe grade teachers should be qualified to demonstrate their lessons accurately; that their pupils may be imitating what is worthy of imitation, for pupils will unconsciously adopt some of the most striking features of their teachers' style of writing.

9—Providing teachers are unwilling to practise, I believe a supervisor cannot coerce. I think that the influence of the superintendent and of the school officials, enlisted at this point, can do a great deal to remove this difficulty.

10—In case of total failure of response to a supervisor's requests, I think the school officials should demand it as a part of their general training.

11—In case of cheerful response to a supervisor's requests, and an evidence of ambition in that line, the extent to which classroom work is carried on would necessarily be governed by the amount of time at the supervisor's disposal. One class meeting per week might on an average be feasible.

By A. J. Becker, Teacher in Chattanooga (Tenn.) High School

*This is a specimen of
the Palmer Method of penmanship
It combines legibility, rapidity,
ease and endurance*

Math. 3
S.A.

Monday December 4, 1911.

Math
7 B. 2. 3

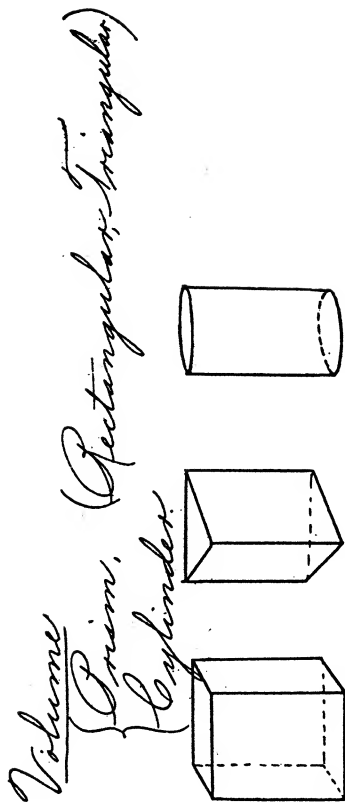
Propositions:
Problems

Coal:

If 10 oranges cost 25¢, what
will 5 doz oranges cost?
For \$10, I can buy 4
chains. How many can I get
for \$50?

A certain quantity of oats
lasts 8 horses 6 days. How
many days will the same
quantity last 4 horses?
A hll of flour lasts a fam-
ily of 6 people 30 days. How
long will it last a family of
12 people?

Coal:



What kind of base has each?
How do you find the area
of each base?

Sq. Pr. Tri. Pr. Cyl. Area of B.
H. 6 in. H. 9 in. H. 5 in 9 sq in
4 sq in. 6 sq. in.

B.P.

Sq. Pr. - H. 8 in. Volume
B. 4 in sq 128 cu. in.
B. 4 in. sq. - Area - 16 sq. in. 128 cu. in. Volume.

Muscular Movement in Primary Grades

By C. C. Lister, of the A. N. Palmer Company

FIRST ARTICLE OF A SERIES



THESE articles are written with the conviction that muscular movement writing is best, and that, since this is true, the first steps in the teaching of practical writing, even with young children, should be such as will serve as a foundation for easy muscular movement writing. First habits and impressions, in writing as well as in other subjects, are lasting. From the very beginning children will learn to depend on the action of the muscles of the fingers or the muscles of the arms. When the dividing line between *finger movement* and *muscular movement* is

so well defined our duty as teachers seems clear. It certainly is inconsistent not only to permit but really to teach wrong habits when we know that they *must* be corrected later. We certainly are developing wrong habits when we teach pupils to use finger movement when we want them to use muscular movement. We are just as certainly developing habits that must be corrected later if we teach children to write with the arm raised off the desk—whole arm movement.

In muscular movement writing the movement comes almost entirely from the arm while it is resting on the desk. One striking point of difference between finger movement writing and muscular movement writing, from a physical point of view, is the fact that in finger movement writing, which we hope to avoid, the hand rests firmly on the wrist or side of the hand, thereby confining the action entirely to the hand and fingers; whereas in muscular movement writing the wrist and side of the hand are raised just a little, thereby permitting the movement to come from the large muscular cushion in front of the elbow, *which should rest on the desk at all times*. The hand is steadied by letting it glide lightly on the nails of the little finger and the one next to it. In muscular movement writing the movement is produced by the large muscles located above the elbow and around the shoulder.

The purpose of this article is to outline what has proven

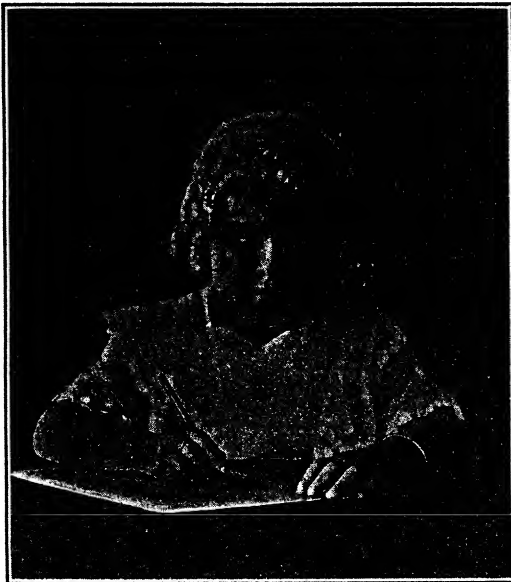


ILLUSTRATION No. 1

to be an interesting and successful plan of teaching children how to use muscular movement and apply it to the straight line drills shown in illustration No. 7.

I believe it is worth while to take time to teach children how to sit. This is important, both for the physical welfare of the children and for the future welfare of the writing. Study illustrations No. 1 and No. 2. Observe the comfortable

appearance shown in No. 1. Also observe the easy, natural poise of the head, the curvature of the fingers, the slope of the pencil and the raised wrist. In No. 2 see how the head is drooped, and the pinched-up condition of the fingers, causing a severe muscular tension.

How Children Should Sit

If the desk is large enough to permit it, the children should assume a straight-front position. If the desk is large enough for the large muscular part of the arm to rest on the desk

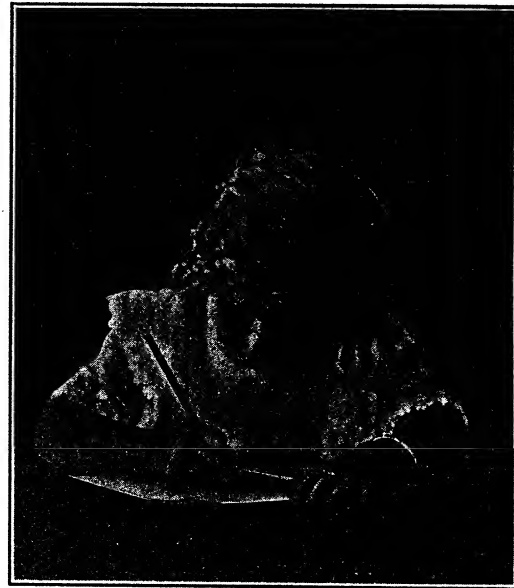


ILLUSTRATION No. 2

when the pupil approaches the bottom of the page, and the paper is moved forward, the front position should be used.

When the front position is used, it is easier to make clear to the children how the arms should be placed than if a side position is used. It also makes it easier to show how the paper is to be placed. When the straight-front position is used, both arms rest on the desk alike—the elbows at the edge of the desk. When both elbows are at the edge of the desk both shoulders are kept at even height. This insures good posture and makes twisted spinal columns less likely than any other position would. The pupil should sit well back in the seat. Both feet should rest flat on the floor in a natural position, to steady the body and to prevent too much weight on the arms, which always results when the feet are thrown back on the toes. The back should be kept straight and should incline or lean forward from the hips. The back should never bend at the middle as if there were a hinge there. Children should sit so that they do not lean against the front edge of the desk, nor against the backs of the chairs. These things must be insisted upon until they become habits. They must be insisted upon, not only during the writing lesson, but during all periods in which writing is done. Teachers should remember that they are helping children form the habits of a lifetime.

First Steps in the Development of Muscular Movement

After pupils have assumed correct positions at the desks, as previously explained, have them place both arms upon the desks in writing position. The elbows should rest at the front edge of the desk. The arms should be bent at the elbow so as to form square turns, or right angles. This will bring the hands together in front of the center of the body. The left hand should be placed just a little farther up on the desk than the right hand.

When children of the class have been shown how to place their arms as described above, and have been drilled in doing so until they can place their arms and hands in correct posi-

tion promptly, they should be required to open the right hand until the fingers are extended straight and to rest the hand flat on the desk, palm downward. This position prevents any tendency to grip which would cause a tense condition of the muscles; it makes sure that the fleshiest part of the forearm is *under the arm*, and insures perfect relaxation of the muscles. Then have the children raise the right hands, but not the arms, just a little, and they will have their hands in the position shown in illustration No 3.

place a sheet of ruled paper under the hand for the nails to glide on.

The teacher will lead up to these different steps or changes in whatever manner she may think will carry the interest of the children best; until a better way presents itself the following plan of showing them how to bend the fingers under, as shown in illustration No. 4, is suggested. Ask the children to examine their hands and then tell you which is harder and smoother, the fleshy part of the fingers or the fingernails.

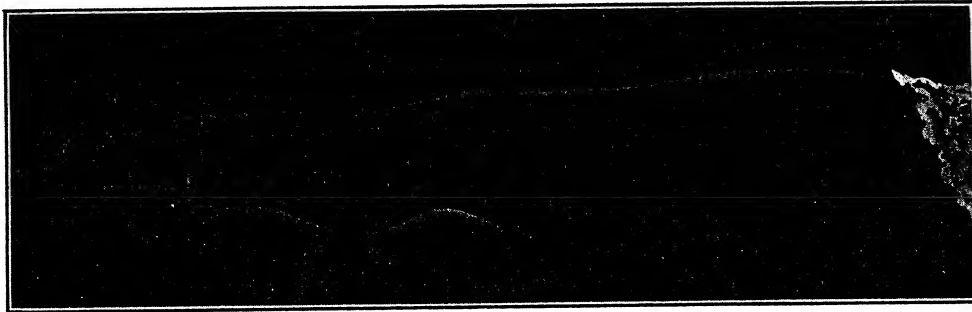


ILLUSTRATION No. 3

When the hands have been brought to the position shown in illustration No. 3, attention should be called to the direction in which the fingers point. The children should then be told to give the hands a little push in the direction the fingers point as you say "push," and pull them back as you say "pull," as follows: "Push, pull, push, pull," etc. The muscles, which must remain in one place on the desk, will stretch for-

They will invariably answer that the nails are harder and smoother than the fingers. Then ask which would run on the paper better, the fingers or the nails. Of course they will say the nails. But you find, by looking at your own hand, that when the fingers are extended, as shown in Illustration No 3. the nails are *on top*, and the question will be, How can we bring them *underneath*? You will now invite the

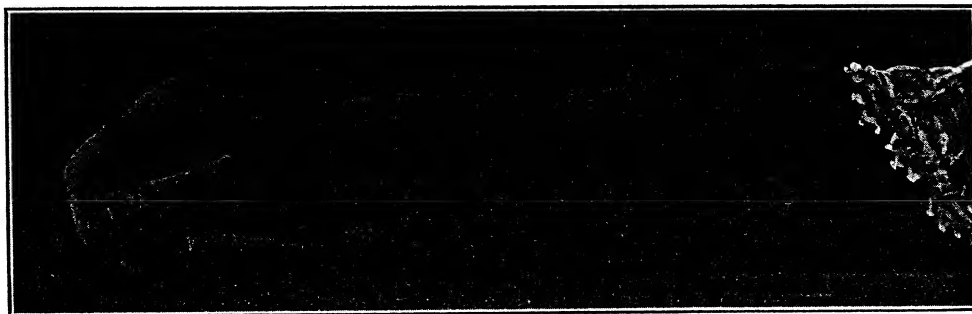


ILLUSTRATION No. 4

ward and backward like a piece of rubber under the arm. We recommend that "push" be used as a signal for the forward movement and "pull" for the backward movement until children begin to understand the little play on the muscles, after which a single signal may be given for the forward and backward movement, such as "push push push push push

children to watch while you slowly bend the fingers back under the hand as shown in Illustration No. 4. *Remember that little children are taught through the eyes more than through the ears.* Following the demonstration, suggest that they extend their fingers and see if they can bend them under as you did. They will have no difficulty in doing it, and the



ILLUSTRATION No. 5

push push push push push" or "111111111111" or "1 2 3 4 5 6 7 8 9 10," etc. The rate of speed for these first movements should be from 80 to 100 counts in a half minute.

The Second Step

The second step in the development of the muscular movement is shown in illustration No. 4. The fingers are bent back under the hand so that the fingernails touch lightly on the desk or paper. It would be a good plan at this point to

fact that they will have done just what the teacher did will be encouraging to them.

You will now be ready to have the children practise making the nails slip or run forward and backward on the paper just as far as the large muscle near the elbow will stretch *without slipping* on the desk. This will be a repetition of what they did in Illustration No. 3 except that the nails are now serving as little "Runners" or "Skates." The count should be the same as before, 1 2 3 4 5 6 7 8 9 10, 1 2 3, etc., at the

rate of from 80 to 100 counts in a half minute. Be sure that the wrist is off the desk at all times. Observe the light showing under the wrist and hand in Illustration No. 4, as evidence that the wrist does not rest on the paper.

When children understand how to bend the fingers under and can glide on the nails, they should be drilled in moving forward and backward across two spaces on the paper. (A space is the distance between two blue lines, which should be three-eighths of an inch apart.) The teacher should make clear to her class what a space is by drawing lines on the blackboard. She should then place ruled paper under each

When the pencil is first placed in the hand the child wants to write. It is difficult to keep the attention on the position of the hand, arms, fingers and pencil. Because of this fact children should be drilled in pencil holding and movement as before, but with the point of the pencil upward, as shown in Illustration No. 5. The first finger should be placed on the pencil and there should be from one-half inch to an inch between the end of the finger and the end of the pencil that is on the paper. Observe how the fingers bend. The thumb should bend well at the joint. The wrist should be off the paper at all times—just enough to show the light through

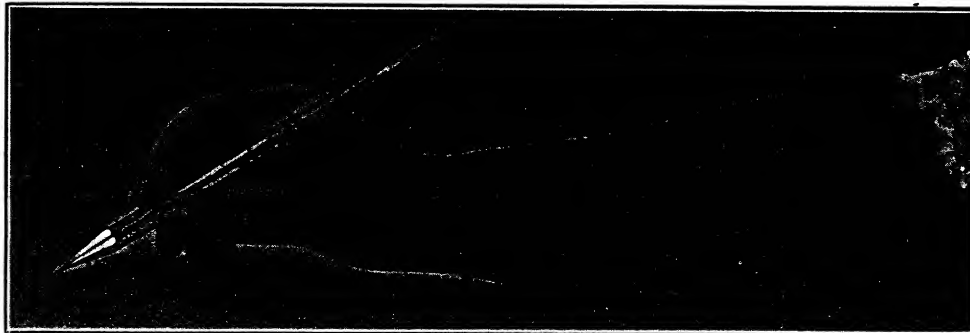


ILLUSTRATION No. 6

child's hand; when this has been done the children should be required to extend the first finger, so as to bring it and the thumb together as if holding a pencil. They should then be required to push and pull forward and backward far enough to move the nail on the first finger across two full spaces on the paper to a count of 1 2 3 4 5 6 7 8 9 10, etc., at the rate of 80 to 100 counts in a half minute. This will help the children to become accustomed to the distance to be covered in making the copy, Illustration No. 7, before attempting to hold the pencil. If some of the children ramble about over the page

under it. The slant of the pencil may be regulated by keeping it up near the big knuckle joint. The pencil (or penholder) should point over the part of the arm between the elbow and shoulder. The class should be drilled daily in pushing and pulling the pencil the same as in steps 1 and 2.

The Fourth Step

As soon as pupils can push the pencils with the dull end downward, as in No. 5 the copy—illustration No. 7—should be placed in correct position before each child; then while



ILLUSTRATION No. 7

as they are likely to do, the teacher should make a pencil mark across the two spaces, which will serve as a little track for the child to glide up and down. This will prevent the rambling and will help the child to become accustomed to moving to and from the center of the body—the proper slant.

The Third Step

When the class can take correct position and place the arms and hands on the desk and keep time to a count of 80 to 100 in a half minute, you should introduce the third step in the development of muscular movement, as shown in Illustration No. 5.

holding it with the left hand, practice running the dull end of the pencil up and down the copy to the usual count of 80 to 100 counts in a half minute. In this way the children will become accustomed to the slant and distance of the movement. If this plan of *retracing* is used as a preliminary daily it will soon be easy to reverse the pencil or pen as shown in illustration No. 6 and make lines on the paper.

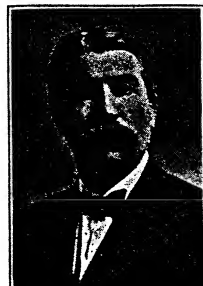
We can then produce straight, slanting lines similar to those in the copy, illustration No. 7, with the muscular movement. This usually proves to be delightful to the little ones and serves as a foundation for muscular movement writing.

In my next article I shall begin the plan of teaching letter formation.

In The American Penman Galler



G. W. ZIMMERMAN,
Allentown (Pa.)
High School.



H. J. McILHANY,
McIlhany Academy,
Stephenville, Texas.



J. C. PIEDALUE, C.S.V.,
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W. F. MERSCH,
College of St. Thomas,
St. Paul, Minn.



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Central Business Coll.,
Kansas City, Mo.



By Joseph Galterio, New York—THIRD ARTICLE

IT might be well for those who are following these articles, thoroughly to review Articles 1 and 2 before beginning work on this month's plate, as all of the letters and words given this month are based upon the principles and strokes given in previous articles. Notice that the letters are given singly and in groups; try the single letter first and follow this by grouping them. This will teach you spacing, which must now

claim considerable attention. Rule your paper with light pencil lines (as in previous articles), and indicate slant in the same manner. Keep your ink in good condition and wipe the pen frequently. Patience and perseverance are the qualities which, in this as in any other line, will crown your efforts with success. Let us paraphrase a great Frenchman and say —Review! And again Review! And ever Review!

ARTICLE 3

a a a a d d d d d d a a a a a a a a
t t t t t t t t t t t t t t t t tutor is
q q q q q q q q q q q q q q q q
s s s s s s s s s s s s p p p p p p p p p p p p
eccentric ocean vote mean
deeds summon quoted no
private provide diameter
inspiration poet tuition be
quarantine obtuse voice to

An English Penmanship Story

Lord Curzon, when a young man at college, once found his bad handwriting stand him in good stead. Writing two letters, one to a relative, the other to a chum, he enclosed them in the wrong envelopes. It chanced that in the second letter he had made some uncomplimentary reference to his relative, and on discovering the mistake he had made he awaited developments with anxiety. "I have tried to decipher your epistle," it ran, "but your writing is so atrocious that I cannot make head or tail of it. However, I guess the drift of it to be that you need some money, you rogue, so I enclose a check."—*London Tid Bits.*

New York City School Budget for Next year, \$40,189,021

The budget of the Board of Education of New York City for next year provides the enormous sum of \$40,189,021 for public schools of the city. This is an increase of approximately \$5,000,000 over the appropriation for the present year. The increase is due mainly to the increase in teachers' salaries and the opening of new activities.

In a group of twenty-five boys taking "part-time" agricultural work in five agricultural schools in Massachusetts last year two earned more than \$300 each, twelve more than \$200, and only three less than \$100 from their farm produce.

THE ROUND TABLE

"A man, sir, should keep his friendship in a constant repair"

Mr. F. S. Robinson, of Fall River, Mass., one of our good friends, recently wrote us as follows: "I am sending you here-with a club of subscribers for your up-to-date magazine, THE AMERICAN PENMAN. I am very much pleased with your articles on commercial designing and engrossing by C. Dexter Scribner, ornate penmanship by S. E. Bartow, commercial law by George Harrison McAdam, bookkeepers' penmanship by A. F. Jaksha, also arithmetic and rapid calculation. I have read several letters from your subscribers who think you could improve the PENMAN, but it is my opinion that your magazine is just right."

Mr. Allan E. Herrick, for several years a teacher in the high school of Manchester, N. H., is in charge of the penmanship of the public schools of that city as supervisor. Mr. Herrick is a thorough student of muscular movement penmanship, and we shall expect greatly improved writing in the Manchester schools under his supervision.

Mr. A. F. Jaksha, whose course in bookkeeper's writing in the PENMAN is attracting wide attention, is teaching the night classes in penmanship at Christian Brothers' Business College, Portland, Ore. He has recently been advanced to the post of assistant manager of the northwestern office of L. C. Smith & Bros., typewriters. He informs us that a number of students in various parts of the country, who have been following his course in the PENMAN, have accepted his invitation to send him their work for criticism. He writes: "I have criticised their work carefully and returned same and have received many comments for this. It is a pleasant recreation for me to look over students' work."

Mr. C. E. Dwight, supervisor of writing and commercial teacher in the Dunmore public schools, has been elected teacher of penmanship in the Scranton (Pa.) Y. M. C. A. night school. Mr. Dwight is a very efficient teacher, and we congratulate this Y. M. C. A. on obtaining his services.

The work of J. H. Jones, Sardis, Ohio, on the ornate lessons now running in the PENMAN deserves special mention.

Good specimens of ornate card writing have been received from V. H. Stewart, Denton, Tex.

Mr. J. D. Valentine, of Pittsburgh, Pa., is a very expert penman. His cards written in imitation of engravers' script, are exceptionally attractive. His ornamental signatures are among the best we have received.

Mr. J. A. Stryker, penman at the State Normal School and supervisor of penmanship in the city schools of Kearney, Neb., has sent us some very attractive specimens of ornamental signatures. These put Mr. Stryker in a class with the leading professional penman of the country.

We have received some very attractive muscular movement drills from some of the third-grade pupils taught by Miss Sara Staub in one of the public schools of Knoxville, Tenn. Some of these pupils who are now making attractive exercises with muscular movement, had been using pen and ink only three weeks when these drills were written. One thing about this work that pleases us very much is that nearly all pupils wrote their names with muscular movement, not beautifully of course, but in legible style, and since they are beginning to use muscular movement in all their writing, they will no doubt improve very rapidly.

Miss Anna Shewmaker, supervisor of writing in the public schools of Emmetsburg, Ia., is an enthusiastic teacher of muscular movement. Under the direction of Miss Shewmaker, the teachers of the Emmetsburg schools are practicing penmanship regularly, and more enthusiasm is manifested in the practice of penmanship than in any other subject. One little five-year-old when asked what he went to school for, replied, "to push and pull."

Miss Clara Johnson, supervisor of writing in the public schools of Agency, Ia., has written a very enthusiastic letter regarding the work there. The teachers are taking a great deal of interest, are practicing regularly, and will soon qualify as experts. Enthusiasm on the subject of penmanship is at high tide in all classes, and we shall look to this point for some fine specimens before the end of the year.

Mr. James Crump is doing good work at the head of the commercial department of the high school at Blackfoot, Idaho. He has an enrolment of thirty-five pupils in his department.

We have received from Mr. D. L. Stoddard, Indianapolis, Ind., his portfolio of lettering. This consists of several practical alphabets running from the plain to the ornate. In addition to the alphabets are various off-hand flourishes, ornamental capitals and designs for letterheads and general engrossing. These alphabets are intended for home study.

*179. Does her work in this drama
end with this scene.*

*It is not so much the amount of practice, as the kind of practice that counts.
It is the constant effort to acquire precision that leads to success in writing.*

SPECIMENS SHOWING THE REMARKABLE IMPROVEMENT MADE BY E. E. HIPPENSTEEL, LACKAWANNA BUSINESS COLLEGE, SCRANTON, PA. HE WAS A PUPIL OF PROF. A. B. BLACK OF BLOOMSBURG (IOWA) NORMAL SCHOOL

Commercial Designing and Engrossing

By C. D. Scribner, Oklahoma City, Okla.—THIRD ARTICLE

THE first plate in this lesson shows two examples, one on gray, the other on white cardboard. The first four figures in each show the effect of a transparent wash on both gray and white cardboard; also the effect of opaque colors.

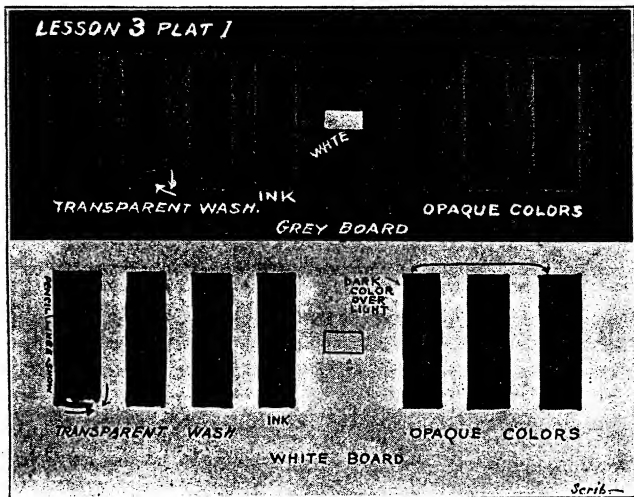


PLATE 1

Notice that the opaque colors are much more smooth than the wash.

The transparent wash is made with lampblack, Payne's gray and green water color. The opaque is made from a mixture

Wash colors are made from water colors: Lampblack, sepia, Payne's gray and Hooker's green No. 2, diluted with water, and blended to suit the fancy of the artist; any of these blendings make a transparent wash; they are used for backgrounds, shading of letters, etc. Notice the arrow where the brush should be lifted, dried on blotter and the color lightly taken off. Pencil marks are easily seen through such washes.

On the other hand the opaque color is used by commercial artists, also in engrossing, as it is a solid color and covers everything.

The opaque may be made in any desired shade; the foundation is Chinese white to which any color, sepia, lampblack, Payne's gray or red may be added; the colors should be mixed rather thick; add just water enough to make it mix and flow easily; work it on a cardboard like a paint—it will stand brushing.

Many initial letters may be painted in, also backgrounds of other letters and scrolls, with this opaque it leaves a smooth surface and is very valuable in a commercial sense. The accompanying cut shows the proportionate scale of colors and the effect on different kinds of board.

Instruction for Plate 2.

We now have a letter built upon the order of black, but somewhat modified; notice that the horizontal strokes are thinner than the perpendicular strokes; this letter then is called the Medieval. Pencil the letters first, then add the ink, or black shade. Now prepare the opaque shade color as mentioned above; apply this, then highlight the letters on the opposite side to the shading with Chinese white mixed with water. This will give the work the effect of raised or embossed lettering. Use opaque color for shading India ink, and Chinese white for the highlights. The border was ruled on with ruling pen and Chinese white diluted sufficiently to run smoothly in the pen; a little practice will enable you to accomplish the same result.



PLATE 2

of Chinese white and sepia water color. Nothing has ever been written before about opaque, but in a commercial sense it is very valuable. Many tints and shades may be made with white and sepia or white and lampblack, and that is impossible with the ordinary wash. This color lays very smooth, dries dull, without gloss, and is easily worked.

This drawing was made on gray cardboard about 12¼ inches by 2¼ inches; work this out, then make one of your own using the same kind of board, ink and color; try for the same effect, etc.

Send in your lesson for criticism with return postage. Your best efforts only will receive attention.

Education Notes

Student insurance is a feature of German continuation schools. For an insurance fee of 19 cents per half year the students in the schools for builders, for example, are insured against all accidents that may happen to them in the school-room or on the way to and from school.

When 500 girls between 14 and 16 years of age in Chicago factories were asked: "If your father had a good job, so that he could have afforded to keep you in school, would you prefer to stay in school or go to work in a factory?" 412 replied that they would still prefer to be in the factory.

Notwithstanding the troubled conditions in Mexico 167 new government schools for the native population have been organized in the various states, according to a statement on Latin-American republics in the annual report of the commissioner of education.

High school pupils in eight American cities spend a million and a half dollars each school year for lunches. The American Home Economics Association estimates that this amount, spent for lunches outside of school, will buy only 81,000,000 calories in food value; whereas if spent in the school lunch-room, with its carefully supervised menu, it will purchase the equivalent of 178,000,000 calories.

The Upper Arm—THE FOURTH ARTICLE OF A SERIES



THE bony structure of the upper arm is similar to that of the upper leg in that it consists of but one bone. This is a long shaft known as the humerus, which like the femur it resembles, has a rounded knob at the upper end. This head, with the acromion and coracoid processes of the shoulder, between which it fits, forms the ball and socket joint of the shoulder. This joint, permitting the arm to swing in numberless curves, is lubricated by a fluid secreted by the synovial membrane

with which it is lined. At the lower end the humerus joins the bones of the lower arm to form the hinge joint of the elbow.

Over the front of the humerus and extending from the shoulder to the elbow where it is attached to one of the lower arm bones is the biceps muscle. When well developed it is one of the most prominent muscles of the entire body. At the beginning it is divided, or has two heads from which it gains its name, biceps meaning two-headed. Each of the heads originates in the region of the shoulder, the tendon of the longer head passing over the arm bone. Each tendon develops into a long muscular tissue, and these tissues may be traced separately, or divided from one another, until within a few inches of the elbow where they become one muscle. This muscle is attached by a tendon, not to the lower end of the humerus, but to the radius, which is the smaller bone of the lower arm. This indicates that the biceps might have something to do with the moving of the lower arm; and that is just what it does. The biceps when it contracts draws the lower arm upward and backward parallel with the upper arm. This movement is known as flexing, and for this reason the biceps is called a flexor muscle. Its movement may be felt and seen by drawing the fist up toward the shoulder; the great "hump" of muscle on the front of the arm is the biceps.

Opposed to the biceps is the triceps muscle which gains its name from the three heads or points of origin which it has. One of these heads starts from the triangular indentation on the shoulder blade; another has its origin at the outside of the humerus, while the shorter of the three commences at the back of the humerus. About half way from the shoulder to the elbow the tissue of the triceps changes from muscular to tendonous, and from there until it has its insertion, there are two parts. One is superficial, while the other is much more deeply embedded. Just before reaching the elbow they combine to form one tendon, which attaches to the large point of bone at the upper and back part of the larger bone of the lower arm. The movements and location of this important muscle may be determined by flexing the arm, and then straightening it.

There are several other muscles situated in the upper arm, but these are by far the more important. They are the ones which are employed in all acts of pulling, lifting and striking, and on their development depends much of the shaping of the arm. Both of these muscles are used in penmanship work; they give steadiness to the movement and, when in the best of condition, practically eliminate nervousness. This makes it possible to swing the pen for hours without perceptible loss of speed, and without fatigue. Another muscle, the brachialis anticus, is another muscle which may be given

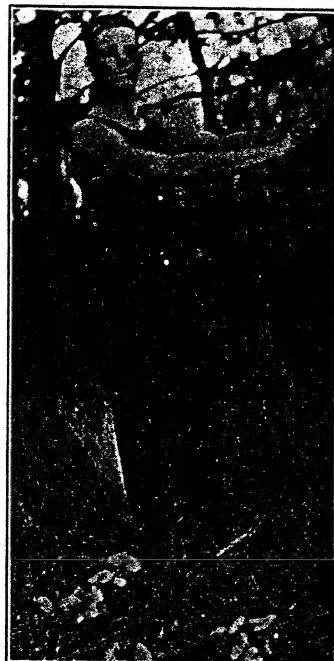
special exercise profitably. It extends over the elbow joint, and the lower half of the front of the humerus; it is brought into play every time the arm is bent, and so in the arm of a penman it is constantly being used. It is very susceptible to

exercise, and when used constantly it will soon become very firm and strong. Almost any kind of work that will cause the elbow to move will have this effect, although the more energy used, the greater the increase in strength on the part of the brachialis anticus.

A great many different exercises have been devised for developing the biceps and triceps, but practically all of the beneficial effects are available in the one exercise illustrated this month. This affects not only the large muscles of the upper arm, but also those of minor importance, and at the same time strengthens the shoulders.

Exercise 1

Assume the position shown in the accompanying illustration. Then draw the clasped hands back onto the chest. This will bring the elbows down



to the sides. Now clasp the hands tightly together and begin to push them out in front; at the same time resist the movement you are making. If you do this with enough force you will feel the strain which is brought on the triceps at the rear of the arm. When you have the hands as far out as they were originally, that is, arm's length, reverse your movement; bring the hands back toward the chest, and at the same time endeavor to force them to retain their extended position. Repeat this exercise for a dozen times without resting; do this in the morning, and again in the evening, and if possible some time during the day. Do your work energetically, and you will be rewarded with strong, fatigue-proof upper arms.

Review

Devote some time each day to practice on the drills for developing strong lungs; incorporate the deep breathing with all new exercises and make a practice of getting as much fresh air as possible. Sleep with your windows open—don't be afraid of a draught. If you have never slept with fresh air, begin by opening the window an inch or so at the top; increase this from time to time until the sash is entirely lowered, except on stormy nights. This will make you more "fit" to perform the exercises given.

(Inquiries regarding any point will be gladly answered if accompanied by a stamped envelope. Also letters from those who desire to teach Physical Culture.)



Coming Chicago Convention of National Commercial Teachers' Federation

The December issue of the PENMAN was in press before the programme was completed for the convention at Chicago in Hotel Sherman, on December 29, 30 and 31. The following advance summary was prepared for the PENMAN by General Secretary Walter E. Ingersoll:

"Owing to the length and nature of the 1913 programme of the National Commercial Teachers' Federation, the committee on arrangements and the executive committees of the affiliated associations will not be ready to announce the complete programme until about November 20.

"As showing the character of the various programmes the Penmanship Association alone will have at least seventy-five speakers on its programme. On account of the unique features of the various programmes the work of preparing them has been greater than usual and requires more time.

"The committees have been exerting themselves strenuously on the several programmes since October 1. While a tentative outline could have been given out the board of governors deemed it wise to wait until they could confidently announce the speakers who would be present.

"The complete programme will be published in the next issue of 'Federation Talk,' the official organ of the Federation, which will be mailed from the general secretary's office the last week in November. All teachers whose names appear on the records will receive a copy. Others should write to the general secretary for a copy which will be gladly sent. 'Federation Talk' will also contain important news, including illustrations, regarding the activity of the Federation during the past two months.

"There will be many new features in the Federation programme this year. Many prominent men and women in commercial education will speak. The subjects to be discussed are no less vitally important in their bearing upon commercial school problems.

"Arrangements have been made to accommodate all who attend with most desirable rooms either at the hotel or elsewhere. Mr. Henry J. Holm, Gregg School, Chicago, will answer all questions regarding accommodations.

"It may be an interesting piece of news to those planning to attend the Chicago meeting that there will be a Community Christmas Tree in that city during convention week. This will be worth coming miles to see.

"Rest assured that the programme makers will acquit themselves nobly, and that they will have numerous surprises and a distinct educational feast for those who attend.

"For information regarding hotel rates, railway routes, and Federation affairs address,

"WALTER E. INGERSOLL, General Secretary,
"1123 Broadway, New York City."

The official roster of the organization for the year 1913, now closing, is as follows:

Federation Officers

President, F. M. Van Antwerp, Louisville, Ky.
First Vice-President, T. B. Bridges, Oakland, Cal.
Second Vice-President, Frances Efinger-Raymond, San Francisco, Cal.
General Secretary, Walter E. Ingersoll, 1123 Broadway, New York City.
Treasurer, C. A. Faust, Chicago, Ill.

General Executive Board

F. M. Van Antwerp, Louisville, Ky.
M. H. Lockyear, Evansville, Ind.
B. F. Williams, Des Moines, Ia.
C. V. Crumley, Tacoma, Wash.
Elsie M. Johnston, Elyria, Ohio.
W. E. Haessler, Spokane, Wash.
J. S. Curry, Cleveland, Ohio.
M. A. Adams, Marietta, Ohio.
J. H. Bachtenkircher, Lafayette, Ind.

Committee on Arrangements

Henry J. Holm, Chairman, Chicago, Ill.
J. F. Fish, Chicago, Ill.
James C. Reed, White Water, Wis.
F. B. Bellis, Chicago, Ill.

Affiliated Associations

Private Commercial School Managers' Association.
National Business Teachers' Association.
National Shorthand Teachers' Association.
High School Commercial Teachers' Association.
National Penmanship Teachers' Association.

The president of the Federation, through the PENMAN, addressed the following letter:

FELLOW TEACHERS:

There are in the neighborhood of three thousand commercial schools, public and private, in this country with an average, perhaps, of five teachers to each school—between fifteen and twenty thousand teachers of commercial subjects. How many of them are affiliated with a teachers' organization? Probably not more than ten per cent. For the good of the profession and for their own good every commercial teacher should be a member of the National Commercial Teachers' Federation. True, all cannot attend every meeting, but the membership should be kept up. The printed report of the proceedings is worth far more to a teacher than the cost of membership. A large permanent membership means a more valuable report; it means possibly a quarterly publication that will contain much of interest and benefit to the members of the Federation and to the profession.

We should have a permanent membership of at least three thousand, and we should have not less than one thousand at the Chicago meeting. The committee on arrangements has worked out a programme of unusual excellence, and there will be many good things that are not scheduled on the programme. A pleasant and profitable time is assured all. The renewal of old friendships and the making of new ones; the giving and gathering of new ideas and methods; the inspiration of association with your fellow teachers will make a fitting finish to your year's labors. We are looking for the biggest and best convention of the N. C. T. F. ever held.

The Sherman House, Chicago, is the place; December 29-31 is the time.

Fraternally,
F. M. VAN ANTWERP, President.

The American Penman's Sworn Statement

Statement of ownership, management, etc., of The American Penman, published monthly at New York, required by the Act of Congress of August 24, 1912.

Note—This statement is to be made in duplicate, both copies to be delivered by the publisher to the Postmaster, who will send one copy to the Third Assistant Postmaster General (Division of Classification, Washington, D. C., and retain the other in the files of the Post Office.)

EDITOR—A. N. Palmer, 30 Irving Place, New York.

MANAGING EDITOR—Philip R. Dillon, 30 Irving Place, New York.

BUSINESS MANAGER—C. J. Newcomb.

PUBLISHER—The A. N. Palmer Co. (a corporation).

OWNERS—"If a corporation give names and addresses of stockholders holding 1 per cent or more of total amount of stock."

A. N. Palmer, 30 Irving Place, New York.

S. W. Palmer, 30 Irving Place, New York.

Philip R. Dillon, 30 Irving Place, New York.

William L. Nolan, 100 Boylston Street, Boston, Mass.

There are no bonds, mortgages or other securities outstanding against the A. N. Palmer Co.

(Signed) C. J. NEWCOMB, Business Manager.

Sworn to and subscribed before me this 4th day of October, 1913.

Irene Griffin, Notary Public—No. 3109.

Butter

Comparisons based on a butter-scoring contest so aroused the citizens of Rome, S. C., that they have erected a dairy barn and milk room on the grounds of the local school, in order that the children may learn dairying as a regular part of their school work. Accommodations have been provided for five cows. Boys and girls of the seventh and the eighth grades are studying the best methods of dairying under the direction of an extension worker from Clemson Agricultural College.

The American Penman.

By Graduates of St. Joseph's Academy, Lockport, N. Y.

These specimens are intended to show the permanence of good writing habits acquired in muscular movement training. The young ladies whose specimens are here reproduced received Palmer Method certificates in June, 1910, when they graduated together in class. The specimens below were written in January and February of this year. The class had widely separated, several having moved to distant parts of the country. Notwithstanding changes of environment and occupation, the penmanship, three years after graduation, shows no deterioration.

_____ I. Gertrude Murphy. _____

The barriers are not erected
that can say to aspiring talents

_____ Galutha Brigance. _____

The master works of the past should be
the standards of the works of the present.

_____ Mamie Haeny. _____

Experience teaches that music does not
remain in places where the devil rules

_____ Anna Brophy. _____

Music washed away from the soul
the dust of everyday life - Quersbach

_____ Elizabeth Finn. _____

It is art and science alone that
reveal to us and give us the

_____ Helen M. Burgard. _____

"Never lose an opportunity to
see anything beautiful

_____ Elizabeth Oates. _____

"Hours are golden links, God's tokens,
Reaching heaven, but one by one

_____ Marjorie L. Hyatt. _____

Here I an American, as I am an Englishman,
while a single foreign troop remained in my

_____ Margery Kearns. _____
"A.

CLASSIFIED

Under this heading, the charge is 4 cents per word. Copy must reach this office on or before the 10th of the month. Answers addressed to "Care of American Penman" will be forwarded only for advertisements of 80 words or more, or space of one-half inch (\$1.85) or more.

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GOOD PENMAN WANTS POSITION. AGE 24. Experienced. V. H. STEWART, Denton, Texas.

When an epidemic of cholera is raging in the Philippines, the authorities do not close the schools to avoid contagion. They keep them open as centers of hygienic information for preventing the spread of the disease.

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The Business Journal Tribune Building, New York City, a monthly magazine of 46 pages, contains lessons in Penmanship by the foremost penmen in the world, also articles on Advanced Bookkeeping, Higher Accounting, Salesmanship, Advertising, Business English, Commercial Law, and other business subjects. One Dollar a year; a sample copy for five 3-cent stamps.

The Eastern Penman, published by B. H. Spencer, Paterson, N. J. Sample copy sent upon receipt of 5 cents in stamps.

Education Notes

A "Society for the Instruction of Eugenics" recently founded in New York already has 200 members.

One Idaho county has more than 350 boys and girls organized in sewing, cooking, potato and corn club work.

"In Edinburgh," says Sir James Grant, "the impression is gaining ground that physical culture comes before the humanities, and hygiene is reckoned of greater importance than higher mathematics."

Joliet, Ill., aims to get rid of delinquents in its schools by putting the boys too big for their classes into a special class in charge of a man teacher of forceful personality.

The Massachusetts State Board of Education maintains a teachers' registration bureau for teachers desiring positions in Massachusetts. In the past year, the first of its existence, the bureau filled eighty-nine positions at salaries ranging from \$2,700 down to \$10 per week.

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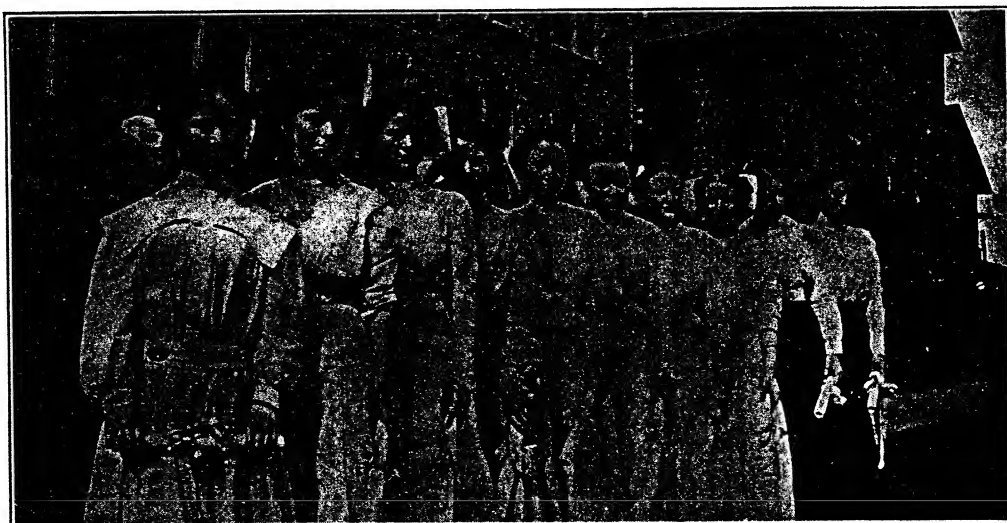
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Class of 1910, St. Joseph's Academy, Lockport, N. Y. This photograph was taken in June of that year, the members bearing Palmer Method Certificates. See preceding page.



From left to right—MARGERY KEARNS, GERTRUDE MURPHY, ELIZABETH FINN, EULA McCUNE, ANNA BROPHY, ELIZABETH OATES, MAMIE HOENIG, MARJORITE HYATT, TABITHA BRIGANCE and HELEN BURGARD.

Growth Proves Worth



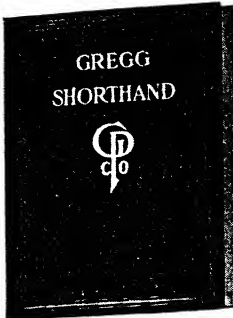
1895—
Twenty Schools



1900—
Two Hundred
Schools

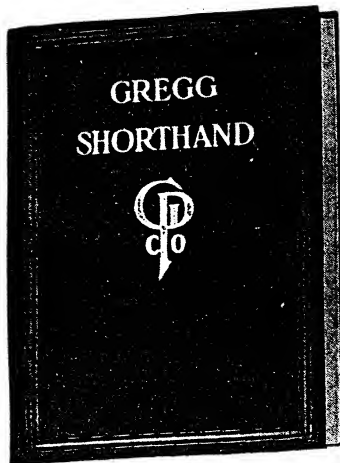


1905—
One Thousand
Schools



1910—
Fourteen
Hundred
Schools

1913—Twenty-five Hundred
Schools



IN 1895 Gregg Shorthand was hardly known —being taught in but twenty schools. In 1913 it is the leading shorthand of America, taught in more schools than all other systems combined. In twenty years it has wrought a complete revolution in shorthand teaching and practice.

Why has Gregg Shorthand shown such marvelous growth?

Why has it been able to supplant the old-time systems, strongly entrenched through seventy-six years of propagation and teaching?

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Without merit—unquestionable, demonstrable merit—from the *teaching* viewpoint, the *learning* viewpoint, the *practice* viewpoint, Gregg Shorthand would long ago have been but a memory.

But its steady, consistent growth, as shown by the figures given, *proves its worth*. As an example of this dominance: Shorthand is taught in the high schools of 1470 cities in the United States. Thirty-four systems or textbooks are used. Of these 1470 cities, Gregg Shorthand is taught in 700, the Benn Pitman system in 275, Graham in 91, Isaac Pitman in 88, and Munson in 34. Twenty-nine other systems or textbooks are used in the remaining 262 cities. It will thus be seen that Gregg Shorthand is taught in 232 more cities than the other four systems mentioned combined.

(NOTE: Since these statistics were compiled six months ago, 181 cities teaching Gregg Shorthand have been added, bringing the total up to 903.)

The predominance of Gregg Shorthand in the private commercial schools is even more striking, the system being used in more schools than all the other systems combined. And as a still further illustration of the progress of Gregg Shorthand—where new departments are being introduced Gregg Shorthand is adopted in at least 75%.

Isn't this evidence of the growth and popularity of Gregg Shorthand sufficient to induce you at least to investigate it? Isn't it reasonable to suppose that without merit of the very highest order Gregg Shorthand would not be adopted and continuously used in so many schools?

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By Miss Florence Evans, Teacher in Draughon-Porter Business College, Evansville, Ind.

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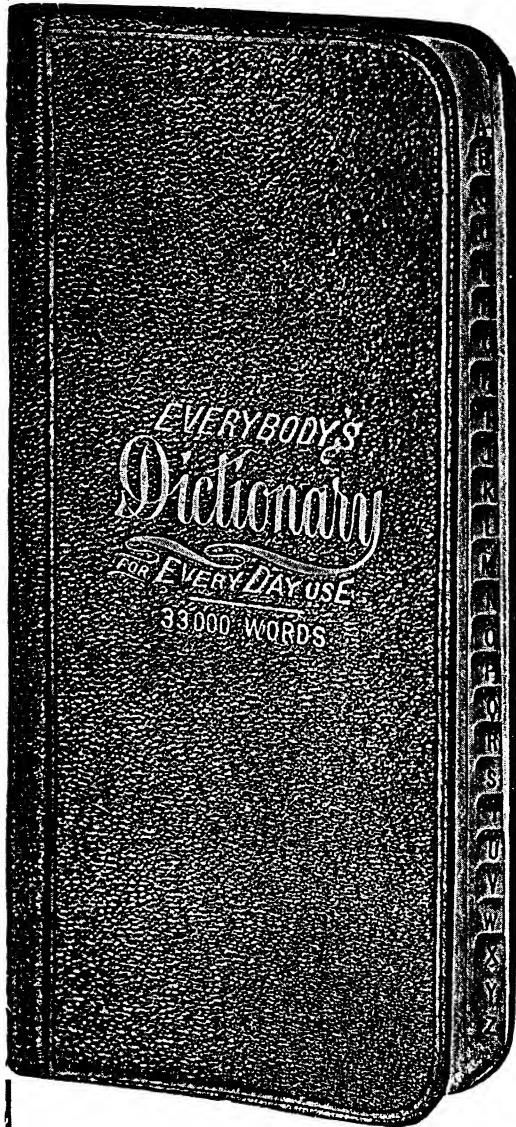
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Books

"Essentials of Commercial Law," by Wallace H. Whigam, M.S., LL.M. (Gregg Publishing Company, New York, Chicago, San Francisco.) 400 pages; full cloth, \$1.00.

Here is a text-book that should prove interesting to all teachers of commercial law in business training schools and principals of commercial departments of other schools, because it was written by a man whose training and teaching experience have fitted him admirably for preparing a course which reaches down to the level of young men and women who are seeking such knowledge of the essentials of business law as will enable them to protect their future interests, rather than that technical knowledge which the practicing attorney must have.

Col. W. Whigam was a student at the Lakeside Business College, Chicago, when that institution was in operation and conducted by B. M. Worthington and A. N. Palmer; later he taught in business schools at Terre Haute, Ind. and Storm Lake, Ia. From Storm Lake, Colonel Whigam went to Cedar Rapids Ia., where he taught in the Cedar Rapids Business College for several years. While in Cedar Rapids he devoted his spare time to a study of law and was admitted to the bar. From Cedar Rapids he went to the Metropolitan Business College, Chicago. He has taught about twelve years in the high schools of Chicago, and is at present Dean of the Commercial Department of the Carl Schurz High School of that city.

Colonel Whigam is joint author of Progressive Commercial Arithmetic, the author of Bookkeeping and Business Practice, and joint author of Household Accounting. He is a graduate of Ohio Northern University, Scientific Department, having won the degrees B.S. and M.S.; he has completed courses at the Kent College of Law, attaining the degree of LL.B.; Chicago Law School, LL.M., and also D.C.L.

"How to Become a Law Stenographer," by W. L. Mason. (Isaac Pitman and Sons, New York). Boards. 75 cts., cloth \$1.00.

This is the fifth edition of this popular work. In addition to a thorough revision of the text from pages 1 to 162, entirely new matter has been added under appendixes A and B including the engraved shorthand characters for upwards of 700 legal terms and expressions.

More than three-quarters of a million dollars will be spent on the site, building, and equipment for the new home of the Springfield (Mass.) High School of Commerce. The site contains about three acres in the heart of the city, on a noble elevation, commanding a magnificent view of the Connecticut Valley. Contracts for the building have been let, and it should be ready for occupancy next September. The school now conducts its work in the afternoon in the rooms of the Central High School, as it has been doing for about two years.

Isaac Pitman's Shorthand

USED IN THE NEW YORK HIGH SCHOOLS AND IN THE EXTENSION TEACHING AT COLUMBIA UNIVERSITY, N. Y. UNIVERSITY AND COLLEGE OF THE CITY OF NEW YORK. ALSO IN ADELPHI COLLEGE, BROOKLYN

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- St. John's College, Brooklyn, N. Y.
- The Convent of Mercy, Brooklyn, N. Y.
- St. Thomas' Aquinas Academy, Brooklyn, N. Y.
- St. Peter's School, Jersey City, N. J.
- St. Michael's School, West Hoboken, N. J.
- Holy Trinity High School, Chicago, Ill.
- St. Philip's High School, Chicago, Ill.
- Y. M. Catholic Association, Boston, Mass.
- Assumption Academy, Utica, N. Y.
- St. Mary's Academy, New Haven, Conn.
- St. Ann's Commercial School, Fall River, Mass.
- College of St. Elizabeth, Convent, N. J.
- University of Notre Dame, Notre Dame, Ind.
- La Salle Academy, Providence, R. I.
- St. Joseph's College, Cincinnati, Ohio.
- St. Edward's College, Austin, Texas.
- Holy Cross College, New Orleans, La.
- Sacred Heart Academy, Watertown, Wis.
- Cristobal College, C. Z., Panama.
- De La Salle Academy, Vedado, Cuba.
- St. Catherine's Academy, Belize, B. H., C. A.

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A Banker's Opinion on Penmanship

Martin Welles, vice-president of the Connecticut River Bank of Hartford, Conn., recently addressed the teachers at the Hartford high school on "The Qualifications Necessary for Business Success." He said:

"There are two specific qualifications for business success that teachers frequently overlook. They are the value of good penmanship and correct spelling. The boy or girl who rises in his or her position is the one who writes a good hand and is not hampered by bad spelling, either in penned manuscript or typewriting. Nothing is so annoying to a business man in his clerical department as the incorrect spelling of his typist, sometimes leading to annoying consequences.

"Ability to get ahead depends greatly on good penmanship and spelling in business life, and the better grounded the youth is with good education the easier his pathway to the top of the business ladder of success."

School Business Notes

The Joplin Business College, Joplin, Mo., has been sold to the J. A. Taylor Company of Springfield, Mo., the transfer taking place November 1. The price was approximately \$10,000. Mr. Taylor will have associated with him the Moore Brothers of Chillicothe, Mo. For the present, Mr. Weatherly, who has owned the J.B.C. for a little more than seven years, will look after his other interests.

After thirty-five years in one location, The Minnesota School of Business, Minneapolis, Minn., has had new school rooms designed for its use in the Walker-Burton Building, fireproof, with elevator service, perfect light, heat and ventilation, new school furniture, glass partitions between school rooms, abundant class rooms, perfect lavatories, rest room, many new typewriters, etc., are some of the other advantages of the new location. Messrs. Rickard and Gruman are the proprietors.

Frank H. Arnold of the commercial department in Lewis and Clark high school reports more than 125 students rolled in commercial penmanship. This is an increase of over 50 per cent in one year.

Retires After Thirty Years' Teaching

Frank E. Mandeville, for thirty years teacher of writing in the public schools of Olean, N. Y., recently retired, taking advantage of the New York State law, which provides a pension amounting to half pay for all teachers who have served thirty years. Mr. Mandeville's salary during the past two years has been \$1,000 a year.

R. E. Hoffhines, director of the Department of Business Technique in the Columbus (Ohio) High School of Commerce, and W. L. Ohmert, a teacher in the same school, have opened the Office Training School in Columbus. but they will continue as high school teachers nevertheless.

MARVELOUS INVENTION!

A writing, drawing, "check protecting," all chemical proof, pure ink. Extremely beautiful black, yet doesn't stain fingers. Large bottle of writing, or tube of "unexcelled" ink, only 50c prepaid. Order immediately. Money back if disappointed. Chas. Haeusser, 1267 Broadway, Albany, N. Y. (Particulars free; agents wanted.)

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I can make a good penman of you at home during spare time. Write for my free book, "How to Become a Good Penman." It contains specimens and tells how others mastered penmanship by my method. Your name will be elegantly written on a card if you enclose stamp.

F. W. TAMBLIN, 405 Meyer Bldg., Kansas City, Mo.

TEACHERS! STUDENTS!

You should have a copy of Adams' Book of Short Cuts in Arithmetic. It makes Rapid Calculation easy and interesting. Send 25c. and get a copy. Do it Now. F. B. ADAMS, 502 Donaghy Bldg., Little Rock, Ark.

Just Published—Fifth Edition, Revised and Enlarged

How to Become a Law Stenographer

This edition of W. L. Mason's Compendium of Legal Forms, entitled How to Become a Law Stenographer, is the most complete, both as to press work and contents, which has yet appeared. To the large number of pages of legal forms, with explanations, definitions, and illustrations, have been added two Appendices containing lists of both legal words and phrases in both English and Latin with their engraved shorthand equivalents. The entire work has been revised and brought down to date in every particular. Every document taken from the book is taken from actual practice and not copied from mere books of forms. The type is large and clear, and the spacing is such as to make it restful for the eyes in dictation work, especially for evening classes.

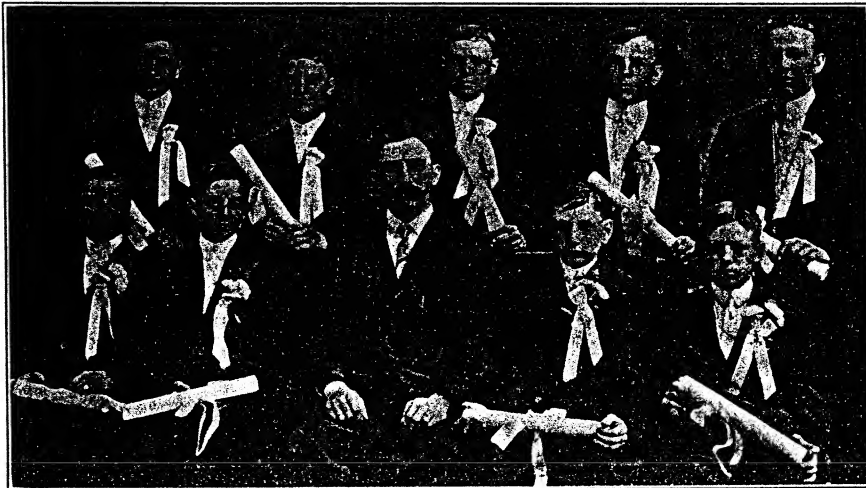
The documents are so arranged as to be progressive, and the explanations are so full and complete, that the work can be used without a teacher. On the other hand, teachers of large classes will find the book eminently practical because of the clear and satisfactory arrangements of the documents, both as to sequence and as to form. Everything which an amanuensis desiring to prepare for a position in a law office, or for court work needs, is given in this work. All schools and teachers can use this work without reference to the system of shorthand taught.

198 pages, stiff covers, cloth back. Price 75c.; Full cloth, gilt lettering, Price \$1.00.

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J. H. Anler, Teacher



Catalogs and Miscellaneous

Advertising literature, formal invitations and journalistic publications have been received from the following:

Gem City Business College, Quincy, Ill.

Bryant and Stratton Business College, Providence, R. I.

National Business College, Roanoke, Va.

Salem (Mass.) Commercial School.

Longmire's Business College. San Bernardino, Cal.

Hesser Business College, Manchester, N. H.

Keystone Business School, Chambersburg, Pa.

Drake Business College, Jersey City, N. J.

Vernon Business College, Burlington, Vt.

Cape Girardeau (Mo.) Business College.

Saskatoon, North Battleford and Prince Albert Business Colleges.

Dennison (Ia.) College.

Sarnia (Ont.) Business College.

Queen City Business College, Caruthersville, Mo.

Spencer's Business School, Schenectady, N. Y.

Strayer's Business College, Philadelphia, Pa.

The Stentotype Press, Indianapolis, Ind.

Churchman Business College, Easton, Pa.

Cedar Rapids (Ia.) Business College.

Brocton (Mass.) Business College.

Keystone Business College, Chambersburg, Pa.

Soule Commercial College and Literary Institute, New Orleans, La.

Wife of Denmark's Premier is Official Shorthand Reporter

Probably the most talked-about stenographer in Europe to-day is Madam Zahle, the wife of the new Prime Minister of Denmark.

Madam Zahle, besides being a lawyer, is an official parliamentary shorthand writer, and is the first woman to hold such a position.

Madam Zahle announces that she will continue her recording work, but, while her husband is Premier, she will present the salary, amounting to \$825.00 a year, to the Shorthand Writers' Fund—*Remington Notes*.

Personal and School Notes

Mr. L. W. Bartlett is a new assistant in the commercial department of the Pomona (Calif.) High School.

Miss Lillian P. Trout, of Christiana, Pa., is teaching commercial branches in the Lebanon (Pa.) Business College.

A new Gregg shorthand teacher, recently added to the teaching staff at the Morse High School, Bath, Me., is Miss Rachel Hall, of Richmond.

Miss Kathleen Joyce, who for the past two years has taught in the Reaton (Ohio) High School, is now with the Office Training School at Columbus, Ohio.

Miss Jean E. Pearson, who has taught for some time in the commercial department of the Pottstown (Pa.) High School, recently resigned her position at Pottstown to do similar work in the Harrison, N. J., High School. Miss Pearson is followed at Pottstown by Miss Anna E. Stewart of Philadelphia.

Mr. J. S. Lester is now acting as manager of the business school owned by Mr. C. B. Williams at Peru, Indiana.

Miss Olive M. Willett is now teaching in the Central Business College at Toronto, Ontario.

The new commercial teacher at the Denison (Ia.) Normal School, is R. W. Hawthorne of Evansville, Indiana.

Miss Mabel E. Wetmore, of Essex, Mass., is following Roy F. Snyder in the position as head commercial instructor in the Westfield (N. J.) High School.

Mr. Clarence Fall, of Baltimore, was engaged to do the work done in the commercial department of Davis & Elkins College last year by H. W. French, Mr. French having gone from Elkins, W. Va., to the Quincy (Mass.) High School.

Mr. George F. Bierman was engaged to fill the vacancy in the Boys' High School, Reading, Pa., following the resignation of Joseph K. Moyer.

Miss Leila M. Whittemore, of the Winchester (Mass.) High School, was appointed recently as Second Assistant in the Central High School, St. Louis.

Miss Eliza C. Curtis, of Ogdensburg, N. Y., was elected as commercial teacher for the Nutley (N. J.) High School.

Mr. James T. Austin, of Pleasantville, N. J., has entered the business college field by purchasing the Waynesboro (Pa.) Business College. Mr. Austin recently was the clerk of the Pleasantville Water Board.

Mrs Esther S. Bailey, last year the commercial assistant in the Mamaroneck (N. Y.) High School, has accepted a position with Ginn & Company, publishers, in New York City.

Miss Mary M. Kittell, of Lyons, N. Y., is now acting as an assistant in the commercial department of the Niagara Falls, N. Y., High School. Miss Kittell follows W. W. Gallagher, now

TEACHERS' AGENCIES



THE VOCATIONAL HIGH SCHOOL Memphis, Tenn., takes our candidate for their business department. J. W. Drye heads the business department of the Webster Groves High School. E. L. Grady fills a similar position in the Watertown, Wis., High School. Miss Eleanor Hartley goes to The MacCormac Schools, Chicago. Scores of positions filled.

Plan for next year now. Write us, or see our representative at the Chicago Convention.

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Robert A. Grant, Mgr. Webster Groves, St. Louis, Mo.

GOOD POSITIONS FOR GOOD COMMERCIAL TEACHERS OUR SPECIALTY

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Of the 112 members of our recent Summer School Teachers' class, 30 secured the full course teachers' diploma; 26 the shorthand diploma; 7 the commercial diploma and 27 the special Gregg course diploma—90 in all. Nearly all of these graduates have secured positions. The others are being recommended and placed.

Is your knowledge of the commercial texts sufficient for teaching? If not, you should lose no time in making it effective. A number of prospective commercial teachers have just registered with us to secure this preparation. Join this class and get ready for our next summer school work in methods. Send for our prospectus and bulletin.

ROCHESTER BUSINESS INSTITUTE - - - ROCHESTER, N. Y.

CENTRAL HIGH, ST. LOUIS, MO.

Assistant Supt. W. J. S. Bryan, of St. Louis, asked us September 22 for a good commercial teacher and, inside of two weeks, on our recommendation, he engaged, by wire, Miss Leila M. Whittemore, Winchester, Mass., a graduate of Mount Holyoke College, who was receiving \$850 and who begins in St. Louis at \$1120. Miss Whittemore is but one of scores that we have helped this year to better their condition in life. We are perfectly equipped to help all properly-equipped commercial and shorthand teachers who desire our service. "No position, no pay" is our motto. Printed matter sent at request.

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During the month of August our agency placed more than fifty of its members in good positions at salaries ranging from \$50 to \$200 per month. We still have many good openings on file. **FREE REGISTRATION.**

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The only specialists' agency in the great North West. Best of opportunities for progressive teachers. We solicit Correspondence with those seeking advancement.

in the Springfield, Mass., High School.

The commercial teacher in the Mt. Pleasant (Pa.) High School this year is H. L. Kuntzelman, of Tower City, Pa.

A new commercial instructor added to the teaching staff of the North East High School, at Kansas City, Mo., is A. B. Parks.

Mr. J. C. Walker, of Chillicothe, Mo., has taken a position with Brown's Business College, Peoria, Illinois.

Miss Ellen J. Whitcomb, of Holbrook, Mass., has charge of the commercial department in the Hardwick High School, Gilbertville, Mass.; Miss Casey, of Ware, Mass., is the new assistant there.

Mr. H. G. Wood, formerly with Link's Business College, Boise, Idaho, has returned to Wasatch Academy, Mt. Pleasant, Utah, where he will have charge of the Commercial Department.

Miss Ruth Dooley, one of the grade teachers in Baker, Ore., has been appointed supervisor of penmanship in the public schools. She will be relieved

The MID-CONTINENT TEACHERS' AGENCY

E. H. Ellsworth, Mgr., successor to Mr. J. E. Boyd, is beginning the fifth year of continued success and invites the custom of teachers and school authorities in all parts of the country.

We are conducting an aggressive campaign for business in the seven Mississippi Valley states from Canada to Texas and are filling a number of positions in the states farther west.

Write for information. Address **MID-CONTINENT TEACHERS' AGENCY** 319 Portsmouth Building, Kansas City, Kan.

"Good Teachers for Good Schools"
We are constantly in need of Commercial and Shorthand Teachers. Positions listed from Coast to Coast. May we help you to a better position? No enrollment fee. **UNION TEACHERS BUREAU**, Tribune Bldg., New York City. Established in 1877.

from her grade work three afternoons a week to visit different classrooms and to help the teachers in starting muscular movement writing.

Mr. E. N. Gerrish is now commercial teacher in the high school and supervisor of writing in the grades of the public schools of Rutland, Vt.

GIVE THE BOY A CHANCE

—The boy who has been working, and could not start with the fall class. That boy has no time to waste on impractical theories, superfluous verbiage, useless technicalities, and unnecessary restrictions. He is entitled to the most practical. Place in his hands Barnes' Brief Course in either Ben Pitman or Graham

SHORTHAND

and see him gain on the class which has the advantage of a four months' handicap.

"I am very much pleased. Your author has successfully included the many principles of Pitmanic Shorthand in this text, which is the most concise and yet comprehensive book of its kind I have ever seen. It fully covers the ground, and, at the same time, spares all unnecessary verbiage."—*James N. Redman, Fayette, Mo., High School.*

"The most teachable text I have used. It contains all the wheat, with the chaff eliminated."—*Frank J. Lorenz, College of St. Thomas, St. Paul, Minn.*

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12 Inch Inlaid	\$1.00
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"Typewriter" or "Typist"—Which?

From the Gregg Writer

"What is the difference between the meaning of the words 'typewriter' and 'typist'? Please give examples showing the correct use of each word."

Numerous illustrations of the correct and incorrect use of these words are found in contributions received. Reversing the usual order, we will give the illustrations first and comments later. Possibly after you have read the illustrations you will not need the comments.

"If your typewriter is contrary and

stubborn and wilful and refuses to work satisfactorily and harmoniously, and wastes a whole lot of time and paper in having to do the work over, are you justified in throwing the old typewriter out of the window and getting a new one?"

"The good typist believes in keeping her typewriter clean and in good running order."

One young woman actually resents being called a "typewriter." This is what she says:

"A typist is a person trained to operate a typewriting machine; so all persons engaged in doing such work are properly termed 'typist.'"

A typewriter is a machine for writing, and in so far as a person works in a purely mechanical way without bringing any intelligence into play, he resembles a machine and may be so called. Any live, up-to-the-minute worker, however, does not wish to be classed with the machine he operates."

The author of the above is Miss Amy D. Putnam, Hackensack, N. J. and she has some justification for her attitude—now, hasn't she?

As Miss Amelia H. Bohle suggests "as well say 'he is a telegram' as 'she is a typewriter,'" and yet the civil service commission announces "Examination for stenographer and typewriter," and all the standard dictionaries justify the use of "typewriter" as meaning the person operating the machine. The court of ultimate appeal—usage—hands down the same decision.

Going into the matter a little more deeply, Mr. B. S. Barrett explains that etymologically we cannot consistently substitute "typist" for "typewriter":

"Some misguided persons disapprove of the word 'typist,' and suggested 'typer' instead. Others suggested 'writer,' and others 'typewriter' for the machine and 'typewritist' for the person, while still others derisively suggested 'typewriter' and 'tripewitist.' They said you might as well say that a singist is one who sings, a walkist, one who walks, or a readist, one who reads, but you will notice that the suffix *er* is joined to verbs, and *ist* to nouns; so the etymological synthesis is correct. and the obnoxious word seems to have come to stay."

In conclusion, however, we shall announce that we intend to continue to use the term "typist" whenever possible, and we earnestly recommend all men who employ pretty girls to write their form letters and address their circulars to do the same.

Commercial education in Massachusetts is receiving expert attention from the "powers that be." The State Commissioner of Education has appointed a committee to investigate the needs of the work, its relations to other courses of study, methods of inducing co-operation by business men, continuation schools, part-time schools, arrangement of courses of study, etc. Carlos B. Ellis, of the Springfield High School of Commerce, is the chairman of this committee, and among its members are R. G. Laird, of the Boston High School of Commerce; Assistant Superintendent Frank V. Thompson, Boston; T. T. Wilson, Malden High School; E. E. Gaylord, Beverly High School; G. W. Miner, Westfield High School; A. H. Sproul of the Salem State Normal School; W. L. Anderson, Dorchester (Boston) High School, and Maynard Maxim, Newton High School. Doubtless some work will be done that will serve helpfully as a model for other states where the problems of commercial education are pressing.

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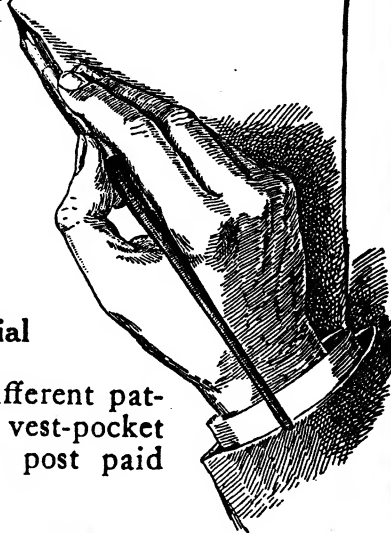
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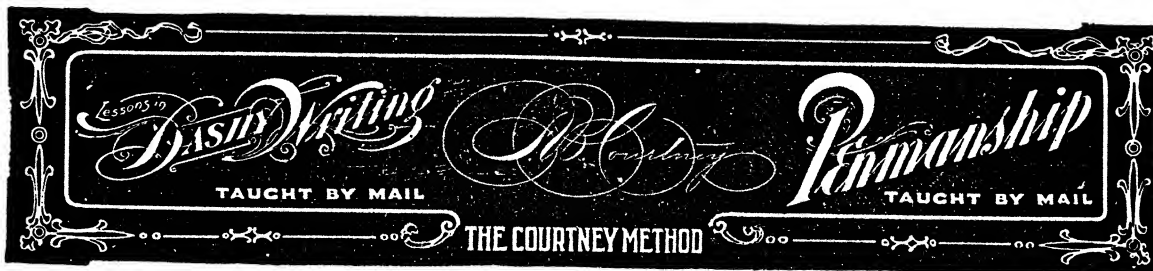
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a rapid, tireless business handwriting. That is true if he enrolls in F. B. Courtney's School of Penmanship by correspondence.

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OF ALL THE METHODS OF LEARNING TO WRITE WELL THE CORRESPONDENCE METHOD IS THE MOST EFFECTIVE in securing speedy results. More individual attention is given the correspondence student than the classroom student. He also has the advantage of taking his instruction as fast or as slowly as he wishes and is not held back by indifferent students.

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YES, there are many reasons why every commercial school should teach and why every pupil should learn the skilled use of the Remington. There are many thousands of reasons—here are 42,216.

42,216. This is the exact number of our machines in use in the schools of the United States and Canada, according to a careful and thorough school census recently completed by us. This is more—many thousands more—than all other makes of writing machines combined.

The predominance of our machines in the schools of America has a deep meaning to every school and every pupil. It means and it proves that the business world demands Remington operators.

The greater demand for your services, the better your chances for position and promotion.

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